

# The National Underwriter

## LIFE INSURANCE EDITION

THURSDAY, OCTOBER 9, 1924



George L. Seal  
started with the Peoria Life  
as a part-time agent twelve  
years ago—now manager of  
a prosperous district agency.

### *The* **PEORIA LIFE INSURANCE COMPANY**

offers to its agents  
a program of constant  
all-year-round service—the  
practical kind of service that  
makes them successful  
and prosperous.



Co-operation  
Headquarters  
Peoria Life Home Office Building

1924 OCTOBER 1924

SIN MON THE WED THUR FRI SAT

### October Is Managers' Month

The Peoria Life is proud of its Agency Force, and especially proud of the men in charge of its state and district territories—its managers. And these men are just as popular with their agency organizations as they are with the Company.

Hence we have Managers' Month in October. Peoria Life agents appreciate that their managers are working constantly to build bigger agencies and to develop more successful producers. They speak their appreciation with applications in October, and their increased business is a testimonial of their loyalty to their managers.

Peoria Life managers are warmly regarded by their agents, because of their practical, helpful understanding of an agent's problems. This understanding follows logically from the fact that they were themselves successful producing agents before they were managers. Practically every Peoria Life state and district manager came to his present position through the well-known Peoria Life principle:

All promotions from the agency ranks.

PEORIA LIFE INSURANCE COMPANY—PEORIA, ILLINOIS



## The Hall of Fame

This beautifully furnished and paneled room in the Illinois Life Building was planned solely for the comfort and entertainment of visiting agents and their wives.

The frames in the right and left panels at the end of the room contain the Honor Rolls for the year 1922, the home-office-building year. The two pictures in the central panel are of Calvin Coolidge and Charles G. Dawes, each of whom spoke on August 5, 1922, at the Corner Stone Laying ceremonies. It was the first time

that these two distinguished Americans made a public appearance together.

The setting aside of the beautiful Hall of Fame for the use of the visiting members of the Illinois Life's agency family is just another indication of the fact that this Company has not yet grown so big that the folks at the Home Office have lost that close personal relationship and friendship with the men in the field which is so much appreciated by that type of man who likes to feel that he is working with a company rather than for it,

# Illinois Life Insurance Company CHICAGO

JAMES W. STEVENS, Founder

## GREATEST ILLINOIS COMPANY

Illinois Life Building, 1212 Lake Shore Drive

*The Illinois Life is the Dean of the Illinois Legal Reserve Life Insurance Companies*



# The National Underwriter

## LIFE INSURANCE EDITION

Twenty-Eighth Year, No. 41

CHICAGO, CINCINNATI AND NEW YORK, THURSDAY, October 9, 1924

\$3.00 Per Year, 15 Cents a Copy

### ASSOCIATION OF LIFE PRESIDENTS TO MEET

Richard F. Grant Will Present  
Survey of Country-Wide  
Business

W. L. CROCKER, CHAIRMAN

Theme of Entire Convention Is "Sound  
Public Opinion the Nation's Great  
Reserve"

NEW YORK, Oct. 8.—Walton L. Crocker, president of the John Hancock Mutual Life, will be chairman of the eighteenth annual convention of the Association of Life Insurance Presidents, to be held at the Hotel Astor, New York City, Dec. 11-12.

Formal invitations to the convention are now being mailed by the association. In an announcement accompanying the invitation, Manager George T. Wight says:

"Problems and prospects in business and government will dominate the deliberations of the eighteenth annual meeting of the Association of Life Insurance Presidents. The relationship of clear thinking to the affairs of business as well as to government will be vitalized and convincingly presented. The specific theme of the meeting, to which the various speeches, papers and informal discussions will be addressed, is 'Sound Public Opinion the Nation's Great Reserve.'

#### Surveys Country's Business

"Laying the ground work for the two-day convention, the opening address will include a current survey of country-wide business conditions. This will be presented by Richard F. Grant, president of the Chamber of Commerce of the United States. Coming from a series of territorial meetings of that organization, terminating on the Pacific Coast, Mr. Grant will be equipped with the latest authentic knowledge of present economic conditions throughout the country. Indicating broadly the dependence of commerce and industry upon the principle enunciated in our theme, Mr. Grant's address will prepare the way for the consideration of its more particular application to specific governmental and business undertakings by subsequent speakers.

#### Officials to Speak

"High officials of government from Washington and from the states will illustrate the public aspect of our theme, one phase of which involves the efficacy of sound public opinion in the maintenance of an increasing comity between the states, to the benefit of both business and government. Another phase is the development in national importance of aerial navigation as a stimulus to economic progress.

"A perspective of the railroad situation and the relationship of public opinion to transportation problems with particular consideration to present and

### PRESIDENTIAL TIMBER

THREE NAMES ARE MENTIONED

Gossip As to Who Will Be Chosen  
to Head the American Life  
Convention.

There is considerable speculation as to who will be the next president of the American Life Convention. Three names are being prominently mentioned in this connection.

George Graham, vice-president of the Central States Life of St. Louis, has a strong following and is very popular. He has contributed much to the organization. Harry B. Arnold, vice-president and general counsel of the Midland Mutual Life of Columbus, O., is another man that has developed considerable strength. He was formerly chairman of the Legal Section, has served on the executive committee with distinction and is one of the war horses of the organization.

#### All Experienced Men

Another man that has some loyal boosters is Vice-President Guilford A. Deitch of the Reserve Loan Life of Indianapolis, editor of the "Insurance Digest," one of the veterans of the organization who has done much for the welfare of the Convention. All three are members of the executive committee at the present time. All have had experience, therefore, in managing the affairs of the organization.

#### Dallas Seeks 1926 Meeting

It is stated that Dallas, Tex., will make a bid for the annual meeting of the American Life Convention in 1926. Denver is making a play for the 1925 Convention.

Some 200 room reservations have been made at the Roosevelt hotel in New Orleans, taking its full capacity. Other reservations are now being made at the St. Charles hotel, which is a short distance away from the Roosevelt.

future needs will be presented by a leading railroad executive.

#### Study Modern Statistics

"On the life insurance side of the program, company executives will discuss pending and future problems of the business as disclosed by up-to-date statistics giving the present trends of American life insurance. One group of these statistics will reflect the opinion of the American people as to the need for and value of life insurance, furnishing a reliable forecast of the total amount of new business during the year. Another group will demonstrate the reliance of the nation upon the investment funds of the life insurance companies to aid in financing housing, agriculture, the railroads, public utilities and the purchase of government obligations. Concrete results being realized from the practical application of clear thinking and aroused public opinion to public health will be measured by the current mortality records of the companies.

#### Will Develop Public Opinion

"From the consideration of these facts and figures it is believed that there will emanate inspiration for a greater stimulation of sound public opinion to meet

### SAVAGE IN CHARGE

TO EFFECT REORGANIZATION

Former Commissioner Is Named General Manager of National American of Burlington

BURLINGTON, IA., Oct. 7.—The difficulties of the National American Life of Burlington were definitely ironed out last week at a special meeting of the stockholders at which LaMonte Cowles, acting president, was placed in charge of the company and A. C. Savage, former insurance commissioner of Iowa, was elected general manager. The company will remain in Burlington, and the home office and field organizations will be reorganized in line with the plan presented to the insurance department by Mr. Cowles. W. R. C. Kendrick, present insurance commissioner, has been working with the present officers to effect some plan by which the finances of the company could be straightened out and the organization placed on a strong business basis.

#### Savage a Prominent Figure

Mr. Savage, who now becomes general manager of the National American Life, is well known throughout all Iowa, and, in fact, throughout the insurance world. He was a member of the Iowa senate for two terms and later served as insurance commissioner from 1919 to 1923. While in that office, he was very active in the National Convention of Insurance Commissioners. Following his retirement as commissioner, he became identified with the American Life Convention, resigning from that organization to accept a post as vice-president and auditor of the Royal Union Life of Des Moines. He is now being placed in charge of the reorganization work with the National American Life.

#### Working Out Reorganization

This company is one of the oldest in the state, having originally incorporated in 1887 as an assessment life association under the name of German American Mutual Life Association. In 1912 it was transformed into a mutual, level premium life company and the name changed to the German American Life. In 1918 the present name was adopted. It has been located since its organization in Burlington, but for a time the plan to move the company to some other city and consolidate it with another Iowa company was considered. It will now be reorganized independently and remain in Burlington. The slight impairment in its capital has been amply cared for. The company has insurance in force of over \$8,500,000 and assets of over \$900,000. Capital and surplus exceed \$150,000.

the growing needs of the country in economic, business and governmental affairs.

"To utilize intelligently and practically the non-business hours of the convention, luncheon will be served each day at the close of the morning session in a dining room adjacent to the convention hall."

### COMMITTEE REPORTS ON SERVICE BUREAU

Question Whether It Should be  
Conducted Further by American Life Convention

DEFICIT IS NOW \$50,000

Statement Is Made That the Institution  
Will Soon Be on a Profitable  
Earning Basis

In view of the issue over the American Service Bureau, organized under the auspices of and financed by the American Life Convention, the report of the special committee appointed by President J. B. Reynolds of the American Life Convention to look into the operation and financial condition of the Service Bureau is of interest.

R. W. Stevens of the Illinois Life is chairman. The other members are Henry Abels, Franklin Life; Daniel Boone, Jr., Midland Life; R. F. Fry, Old Line Life; C. W. Gold, Jefferson Standard, and Massey Wilson, International Life.

The question at issue is whether the American Service Bureau shall be retained and supported as a Convention function or abandoned and released to private interests. The committee states that this is probably the most important question affecting the American Life Convention that will come up for discussion at the forthcoming New Orleans meeting next week.

#### Soon Be Self-Sustaining

The committee states that in its opinion the Service Bureau has reached a point in its development where it will soon be self-sustaining and that its success as a money making enterprise seems well assured. Therefore, the committee asserts that if, in the opinion of the majority of the members of the Convention, it is deemed wise to have a money making adjunct to a voluntary association, it recommends the retention of the bureau as a convention function, subject to the following conditions:

"We believe that the activities of the Bureau should be placed directly under the control and supervision of those men who, for the time being and from time to time, are the officers and members of the executive committee of the American Life Convention. We are influenced in making this suggestion by the new business getting expense, which was not contemplated at the time the Bureau was organized and which we believe would be materially reduced if the secretary of the Convention and all members of the executive committee were charged with the duty of aiding in the securing of business for the Bureau."

#### Sees Danger in Enterprise

The special committee, however, doubts the advisability of the Convention engaging in a money making enterprise, for the reason that the danger

would be faced of political control of the Convention being sought, either for personal aggrandizement and profit or for the purpose of controlling and distributing positions of profitable employment.

The operating expense of the Bureau is greater than at first contemplated, because members of the Convention demanded its service, and they, being removed from Chicago as a center, could not get the service without extending the organization over a much wider radius. It was first contemplated to cover a territory of six or seven states, with Chicago as the center.

#### Manager Galloway's Views

George S. Galloway, general manager of the Bureau, states that he believes the Bureau should continue as a function of the American Life Convention, provided it can be properly financed. He gives it as his opinion that there is no disadvantage in having the chief executive department of the Bureau located in New Orleans for the reason that the phases of the work handled by President E. G. Simmons and Vice-President Fisher Simmons are not those handled by the operating office.

Mr. Galloway says that it is contemplated to transfer more of the activities of the bureau to New Orleans. Mr. Galloway stated that the executive committee of the American Life Convention does not attempt to supervise the work of the Service Bureau, although Secretary Blackburn and President Reynolds are kept informed of the activities of the Bureau through the reports of the officials.

#### President Simmons' Views

President Simmons of the bureau states that under its present plan of operation he does not believe it would be feasible for the executive committee of the Convention to undertake the direct supervision of the Bureau unless the operations of the Bureau are handled entirely by the Convention through the office of the secretary. President Simmons states that it is impossible to state the amount of money that will be required to further finance the Service Bureau.

At the last annual meeting of the American Life Convention, a loan of \$50,000 was authorized. Of this amount \$30,000 has already been advanced, which would leave \$20,000 to be used during the next Convention year. President Simmons states that he doubts whether this \$20,000 will be sufficient for the needs of the Bureau. He declares that the bureau has never been

(CONTINUED ON PAGE 7)

## IN ANNUAL CONVENTION

AGENTS \$100,000 CLUB MET

### National Life U. S. A. Had Big Rally of Star Producers at Colorado Springs

Representatives from 41 states gathered at Colorado Springs, for the annual meeting of the \$100,000 Club of the National Life U. S. A., which was claimed by all as the most successful in the company's history. A strong three day program had been arranged, with notable addresses by home office representatives and some of the leading producers in the field. Business sessions were held in the mornings only, the afternoons being given over to recreation, which included a trip to Pikes Peak, a motor drive through the Garden of the Gods, Manitou and a visit to the Cave of the Winds. The company had set aside a dining room in the hotel, so that all meals were furnished the delegates in their "family room."

#### Was For, of, by Agents

The meeting was decidedly a field men's gathering, only four of the 20 odd speakers being home office men. Especially strong talks were made by W. C. Brimley, R. N. Howes, Frank E. Davis, V. M. Tresslar, Sam A. Chiles, A. D. Hemphill, Elmo Meade, B. F. Maxey, A. J. Faerber, James S. Barrow, H. L. McConnell, George J. S. Baran, Alfred MacArthur, R. E. Irish and H. T. Sawyer. A treat was given in the form of an address by Dr. B. J. Palmer, head of the Palmer School at Davenport, who spoke for an hour on "Selling Yourself." On Tuesday evening the agents heard W. E. Bilheimer, general agent for the company at St. Louis, who delivered his famous address on "Championship Stuff," a masterpiece which has made him famous throughout the country as one of the most prominent platform men in the life insurance business. At the annual banquet the speakers were President A. M. Johnson, Vice-President and Secretary Robert D. Lay, Vice-President Walter E. Webb and General Agent R. E. Hooyer.

#### Phoenix Mutual Sells Property

The Phoenix Mutual Life has sold its old home office building in Hartford for about \$800,000. The company erected a new building of modern design in 1920.

## GOOD RECORD IS MADE

OHIO NATIONAL'S FINE YEAR

### Agents Are Doing a Fine Piece of Work in the Production of Business in 1924

The Ohio National Life of Cincinnati has been doing a fine piece of work during this year, as the records will show. During the first nine months, its agents wrote \$12,745,433 of insurance as against \$9,708,177 for the same period of 1923. The record for the year is apt to be even more impressive as the September returns show a production of \$1,325,000 for 1924 while 1923 recorded \$700,000. October is "Appleby Month" in honor of the president's birth month. To Oct. 6, a total of \$682,229 had been rolled up which was over double the 1923 returns for the same period.

#### Celebrate's President's Birthday

October 2 was President T. W. Appleby's birthday. It was celebrated appropriately at a luncheon in his honor attended by the home office force, the directors and many of the agents. As a special offering from the entire field force, a day's production of \$540,000 was put on the books.

#### Out to Break Records

During the balance of the month special effort will be made to surpass every record of the company. On Oct. 10, a one day's sales congress will be held at N. E. Glassbrook's Agency at Lansing, Mich. This will be attended by Mr. Appleby and Agency Secretary Macalister.

#### Hold Sandusky Congress

The following day, a similar meeting will be held at George C. Hill's agency at Sandusky, O. This will be an especial occasion to celebrate the seventh anniversary of the founding of the Sandusky office. Mr. Hill has built this organization up from nothing to one of the most prominent in the Ohio National. Agents from all the surrounding territory as well as many from Michigan will attend.

#### Date for National Convention

The National Association of Life Underwriters has set Sept. 29-30, Oct. 1-2 as the dates for the 1925 convention in Kansas City.

## RECORD YEAR IN TEXAS

SALES REFLECT PROSPERITY

### Production for First Ten Months of 1924 Expected to Equal Figures for All of Last Year

DALLAS, TEX., Oct. 7.—There will be about as much life insurance written in Texas the first ten months of 1924 as for the whole of 1923, according to representatives from the home companies and the state agents doing business in the state. At the end of September the amount of business put on the books was pushing the total for 1923 and life insurance men believe the 1923 mark will probably be reached this month. The amount written in Texas this year will probably hang up a record, the life underwriters say.

The situation in the Lone Star State is the most encouraging in years. The farmers are marketing a \$300,000,000 cotton crop. They have gathered, marketed or have housed ready for the market a \$90,000,000 grain crop. The hay crop this year, including the sorghum grains, will amount to approximately \$100,000,000, and the fruit, vegetables, melon, pecan and potato crops will run into \$20,000,000 more.

#### All Classes Prosperous

Every day something like \$1,000,000 worth of petroleum is being taken from the earth. The rice crop will be excellent and the lumber industry has been "hitting on all six" for six or eight months.

As a result of these conditions the farmers are out of debt, or will be in a short time. In addition to that they will have money in the banks. The merchants have liquidated, or are liquidating accounts. The coffers of the banks are rapidly filling with coin of the realm and the business generally is flourishing.

The common laborers have more money than they have had for years. The skilled workmen, the artisans, the clerical men and others have money to invest.

#### Farmers Are Paying Cash

The farmers have been wanting life insurance for years but they have been unable to buy. Now they have the money and are buying what they want. Insurance men say the farmers and others who are buying insurance are paying cash for premiums. More than that the farmers who bought on part time payment last spring are cleaning up notes and renewing.

The insurance men declare the business that is put on the books this year will remain. There will be but little lapsing.

There has been a considerable increase in "business insurance" sales some of the salesmen report. This line of business, while not entirely new in Texas, is one of the lines which just freed itself from cumbersome red tape recently. These policies run anywhere from \$10,000 to \$100,000.

#### Equitable Has Big Month

According to the statement of Vice-President Frank H. Davis of the Equitable Life of New York, the paid-for business in September was \$3,000,000 greater than for the same month of last year, and is the largest September in its history. The written business is \$5,000,000 greater than for the corresponding month of last year. In the New York metropolitan district, the total paid for shows an increase of 20 percent over last September, while the Chicago agencies report over \$3,500,000 paid-for business, an increase of \$325,000 over the business of September, 1923. The Woods agency of Pittsburgh completed more than 1,300 cases for \$6,000,000 during the month.

## THREE PRESIDENTIAL POSSIBILITIES

Prominent Company Executives Spoken of to Head American Life Convention



HARRY B. ARNOLD, Columbus, O.  
Vice-President Midland Mutual Life



G. A. DEITCH, Indianapolis  
Vice-President Reserve Loan Life



GEORGE GRAHAM, St. Louis  
Vice-President Central States Life



## TELLS DIFFICULTIES OF SETTLING CLAIMS

**Suicide Is Troublesome Factor in  
Work of Adjuster**

### PLEA FOR COOPERATION

**Misrepresentations in Application as to  
Physical Condition Frequently Com-  
plicates Payment of Policies**

In an address before the Aetna Life Managers' Conference, F. W. Bidwell, claim superintendent, said that as a matter of record, in nine cases out of ten, the check goes out the same day the proofs for a claim are received. Occasionally, however, a claim is presented very soon after the issuance of the policy, and from the cause of death, it is deemed necessary to make further inquiries. A death may occur within the first year which has all the appearance of a suicide, or appears to be a case where material false representations were made in applying for the insurance, necessitating a thorough investigation.

#### Find Unscrupulous Attorneys

There have been many cases where death from suicide was clear and unquestioned until it got into the hands of some clever, but not over-scrupulous attorney, some of whom have not hesitated to suppress evidence such as letters written by the insured just before his death, making known his intention of taking his life. There are, of course, many cases where it is difficult to determine whether death was suicidal or accidental. In such cases, where death is within the first year, information is sought in regard to the insured's financial and domestic affairs to ascertain if there is any known reason for self-destruction. Frequently, cases arise where there has been no doubt of suicide, but the fact being difficult to establish, the claim is paid in full.

#### Sometimes Plan Death

In many cases the insured plans his death so carefully that even the agents believe the death accidental, and strongly urge immediate payment of the claim, but it is better to investigate thoroughly, even though investigations cannot always be completed in a day or two. Sometimes an investigation is thought completed, but some new fact turns up which requires further looking up, with the result that the company can either pay or properly refuse payment.

It is true that the agent sometimes suffers from non-payment when the insured has been a leading citizen, but it must be remembered that the home office is as desirous of paying its claims promptly as the agent. The agent does not always appreciate this fact, for a prompt settlement means a great deal in soliciting new business. The home office also realizes this, but in justice to the other policyholders, feels that it should be satisfied that the claim is a proper one before making payment.

#### Misrepresentations Serious

Mr. Bidwell said that some of the most difficult claims that the company has are those where an applicant misrepresents his physical condition. A man may have some obscure disease, which, from its nature, makes him an impaired risk, and would cause his declination if truthful answers were given in the application. He mentioned a case of an applicant for a large

## PLAN FULLER MERGER

**UNITE ST. LOUIS COMPANIES**

**Action to Be Taken on International-  
Standard Life Deal at Meet-  
ing Oct. 23**

ST. LOUIS, MO., Oct. 8.—The first step towards a complete merger of the International Life of St. Louis and the Standard Life, charter office Decatur, Ill., and home office St. Louis, will be taken at a meeting of the stockholders of the Standard Life in Decatur, Oct. 23. At present the companies are under the same management, a syndicate composed of Standard Life officials, headed by President J. R. Paisley and Vice-President and General Manager Judge Whitfield, having obtained control of the International Life several months ago. No opposition is expected from the Standard Life stockholders, and as the plan for the merger has already been approved by the board of directors of the International Life, the next step will be to submit the proposition to the insurance departments of Illinois and Missouri.

#### Will Make Strong Company

The merged company will have assets of more than \$35,000,000 and approximately \$275,000,000 insurance in force. The agency organizations of the two companies have been writing new business at the rate of \$10,000,000 per month. The formal merging of the two companies has been anticipated since the passing of control of the International Life to President Paisley and his associates in the Standard Life.

The International Life was formed in 1909 and under the guiding hand of Massey Wilson and Jacob L. Babler it grew rapidly. As of Dec. 31, 1923, it had in force \$162,309,900 of insurance, an increase of \$18,219,264 for the year. Its reserves totaled \$18,505,434, unassigned funds and capital \$1,853,806 and admitted assets \$23,103,407. The Standard Life at the end of last year it had in effect \$76,112,192, a gain for the year of \$33,670,690. On Dec. 31, 1923, reserves of the company totaled \$6,819,412, unassigned funds and capital \$933,638 and admitted assets \$8,210,933.

President Paisley commenting on the plan to merge the two companies expressed the belief that it would be consummated prior to Jan. 1, 1925. The home offices will continue in St. Louis, but it will be necessary to obtain larger quarters than now used by the International Life.

amount of insurance who stated that he had been treated only for minor complaints. After the insured's death, which occurred a few months later, from cancer of the stomach, an investigation showed that before applying for the insurance he had been treated for several months for stomach trouble. If the company had known the nature of the treatments he had been receiving, it would have been disclosed that there was a possible cancerous condition of the stomach, but as the company relied upon the correctness of his statement, it could not consistently refuse payment upon his death. Many cases of this sort arise, showing the necessity for getting full information.

#### Old Policies Bring Difficulties

Formerly, all statements and answers in an application were made warranties, but the modern policy does not make them so, but merely representations. This means that an untrue statement to be available as a defense must be material to the risk. In the early days, the policies of all companies were so written as to beneficiary as to cause no end of trouble, and these old policies sometimes cause a great deal of trouble even

## LAUNCH FIRE COMPANY

**TRAVELERS' NEW SUBSIDIARY**

**Same Directors and Officers Elected as  
Now Control Affairs of Parent  
Company**

HARTFORD, CONN., Oct. 8.—The directors of the Travelers yesterday afternoon organized a new subsidiary, the Travelers' Fire, to conduct lines generally permitted to fire insurance companies.

The Travelers applied for and received a charter for a fire insurance company in 1915. No organization was effected and the charter was renewed from time to time. In 1923 a new charter was granted with more liberal provisions. It is under this charter that the company is now being organized with a capital of \$500,000 and a paid surplus of \$500,000. The chief stockholder is the Travelers Insurance Company—the other stockholders being the directors. No plans have been made as to when or in what manner the company will actively engage in business.

#### Will Round Out List

The Travelers with the Travelers Indemnity Company, a subsidiary organized in 1913, is now engaged in writing insurance in the following lines: Accident, life, liability, health, automobile, steam boiler, compensation, group, burglary, plate glass, aircraft and machinery. The charter of the Travelers Fire will permit other lines to be written, supplementing those written by the Travelers and the Travelers Indemnity.

The Travelers is the pioneer in accident insurance, one of the largest life insurance companies in the United States, the foremost writing non-participating and group insurance, and its writings of workmen's compensation and liability insurance are the largest of any company. During the 60 years of its existence, it has built up a splendid business and has attached to itself the valuable patronage which is reflected in the assets of the two Travelers companies of \$290,000,000 and the premium income of over \$100,000,000.

The directors elected at the meeting Tuesday afternoon are the same directors who serve the Travelers, William B. Clark, Charles C. Beach, John L. Way, Edward B. Bennett, Arthur L. Shipman, Francis T. Maxwell, Louis F. Butler, L. Edmund Zacher, William Bro. Smith, Elijah C. Johnson, Charles L. Spencer, Jr., Charles Hopkins Clark, L. Marsden Hubbard and Daniel G. Wing.

At the directors' meeting the following officers were elected: President, Louis F. Butler; vice-president, William Bro. Smith; vice-president and secretary, L. Edmund Zacher; assistant secretary, Walter E. Batterson; comptroller, William H. Pye; auditor, C. D. Rarey; cashier, W. R. Slocum.

now in settlement. The claim men want to please beneficiary, agent, and company, but there are times when certain formalities of law must be complied with, for which the examiner should not be blamed. When the agent wonders why certain things are required, or believes that the case should have been treated differently, he should write the claim division for full information, for every division in the home office desires to cooperate with the agent.

#### J. P. Sullivan Doing Well

One of the features of September with the Royal Union Life of Des Moines was the production of the new branch office established at Wichita, Kan., under the management of James P. Sullivan, formerly manager of the Great State Life. This agency celebrated its first month's operations with a volume of approximately \$300,000.

## IMPORTANCE OF HOME HYGIENE BROUGHT OUT

**Dr. Oscar Dowling Tells Its  
Bearing on Industrial  
Insurance**

### DISCUSS VARIOUS RISKS

**Welfare Work and Legislation Have  
Increased Longevity and Efficiency  
of Laboring Classes**

Dr. Oscar Dowling, secretary of the State Board of Health of Louisiana, in an address on "The bearing of home hygiene on industrial insurance" before the Southern Industrial Insurers' Conference at New Orleans this week, said that considering the relation of industrial insurance to the hygiene of the



DR. OSCAR DOWLING

home, one is influenced by three factors—the home environment of the individual, his native intelligence and the degree to which it is expanded and enriched by education, and his manner of living within the home. Dr. Dowling discussed these factors as follows:

"A person is born into an environment which, from the social standpoint, is either desirable or undesirable. His associates and his tastes are in the first place not chosen but forced upon him. He is compelled to accept whatever chance and circumstances allot him. His character from the earliest childhood is a reflection of his environment, and he will naturally react to the joys and vicissitudes of life in accordance therewith. He will be either a social fit or a social misfit as measured by present day standards. If he 'tunes in' he will probably get along fairly well, even though economically his pathway through life be a thorny one. If he rebels against the social order he will most surely come in contact with the law, which is society's straight jacket of dis-senters.

#### Effect on Industrial Insurance

"What has this to do with industrial insurance, and in what relation do hereditary influences stand to it? In this relation, let us clearly grasp these premises: first, that man represents the sum total of all ancestral influences in some way; and second, that his natural instincts are enhanced or retarded by his environment. Therefore, every individual contains within himself the po-

(CONTINUED ON PAGE 11)

## New Policies

New and appealing line of policies being written. Rates exceptionally attractive. Unusual contracts to agents. Several splendid agencies open in Iowa.

Write for information.

Louis H. Koch, President

**NATIONAL  
AMERICAN**  
LIFE INSURANCE COMPANY

Burlington, Iowa

## ACTUARIES

**DONALD F. CAMPBELL**  
CONSULTING  
ACTUARY

160 N. La Salle St.  
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CHICAGO, ILL.

**L. A. GLOVER & CO.**  
Consulting Actuaries

Life Insurance Accountants  
Statisticians  
29 South La Salle Street, Chicago

**JOHN E. HIGDON** { Actuaries & Examiners  
**JOHN C. HIGDON** { 600 Gates Building  
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pared. The Law of Insurance a  
Specialty.  
Calcord Bldg. OKLAHOMA CITY

**J. H. NITCHIE**  
ACTUARY  
1523 Association Bldg. 19 S. La Salle St  
Telephone State 4972 CHICAGO

**JULIAN C. HARVEY**  
CONSULTING ACTUARY  
Chemical Building ST. LOUIS MO.

## COMPANY WILL EXPAND

### PLAN OF WESTERN RESERVE

Gaylord Davidson Has Been Chosen  
As Agency Manager of the Muncie,  
Ind. Life Company

Gaylord Davidson has assumed the agency management of the Western Reserve Life at Muncie, Ind. His agency development record in the past gives ample assurance that the officials of the Western Reserve have entered upon a program of constructive and conservative agency development which will primarily be restricted to Indiana with normal development of Ohio, the two states in which the company is now operating.

Mr. Davidson's record as a company builder and personal producer, especially with the Shenandoah Life of Roanoke, Va., in giving that company



GAYLORD DAVIDSON

very wide publicity and agency development is well known throughout insurance circles. His success in general in life insurance activities, coupled with his publicity achievements along similar lines is also of wide public record.

#### Official Personnel

The election of J. D. Miltenberger as treasurer of the company to succeed the late Dr. D. A. McLain was a very fortunate addition to the official strength. The entire personnel of the officers and board of directors covers men of high character and financial standing in Indiana. The president, J. H. Leffler, an associate of J. D. Miltenberger, is a man of very conservative ideals. The secretary, John W. Dragoo, is well known to life insurance circles as a man of ability and strong character. H. H. Orr, attorney, is a young man of brilliant attainments and will bring to the organization the strength of youth and wise counsel in progressive ideas. Two of the most valued members of the official family are J. L. Kimbrough and P. W. McAbee, known nationally as men of affairs in manufacturing and commerce. As successful young business men that are typical of the youth and vision of the company.

Dr. L. L. Ball, one of the five world known Ball brothers is the very highly honored medical director and has as his associate Dr. Earl S. Green, a well known practitioner of the city. Another valued member of the board is C. L. Kirk, head of the Indianapolis Gas Company. The other members of the board are M. A. Cunningham, Eli Hoover and C. O. Prutzman, all being dependable and reliable citizens and business men.

The company has not attempted to build an agency force or a volume of business through spectacular methods, but has gone along in a quiet and conservative way adding to its financial

## HOLD BIG CONVENTION

### OLD LINE AGENTS IN RALLY

Milwaukee Company Held Annual  
Meeting for Star Leaders Club at  
Home Office

MILWAUKEE, WIS., Oct. 7.—About 140 agents, the largest number in company history, were present at the annual Star Leader's club and agents' rally of the Old Line Life of this city, Oct. 6-7. The gathering was by far the most successful ever staged by the local health and accident and life company, according to officials. Monday was given over to the Star Leaders Club, an organization of high-power producers of the company, and to the annual banquet and theatre party in the evening. The star salesmen held their sessions in the Gold Room of the hotel on Monday afternoon and the dinner was held in the same room Monday at 6 p. m.

J. L. Fox, general agent for the company at Fond du Lac, Wis., succeeds J. P. Wolf in the presidency of the Star Leaders Club and was installed with other new and re-named officers in an elaborate afternoon ceremony. Anthony Olinger, district manager at Waukesha, Wis., retains the vice-presidency of the club while G. J. Hansen, Milwaukee, general agent, succeeds J. J. Hofman as second vice-president. L. C. Cortwright, actuary of the company remains as secretary-treasurer of the club.

One hundred percent attendance of delegates was obtained for the Monday night banquet at which C. M. Cartwright, managing editor of the National Underwriter of Chicago, was the principal speaker. Anthony Olinger led the assemblage in community singing. Following the banquet the delegates adjourned to the Palace Theatre where they were entertained as guests of the company.

Tuesday was devoted entirely to business with addresses by President Fry and W. E. Bilheimer of St. Louis in the morning and discussions led by Secretary-treasurer John E. Reilly in the afternoon. Discussions were on a "free-for-all" basis and brought forth a world of excellent suggestions from the delegates.

#### Democans and Repocrats

The Midland Mutual Life, of Columbus, O., is putting on a unique contest during September and October. The agency force is divided into two political parties known as the "Democans" and the "Repocrats." Mr. Tuttle the Cleveland manager, is the "Democan" candidate for president of the "Midland Republic," while Mr. Marshall, manager at Lima, O., is the candidate on the "Repocrat" ticket. Bulletins are issued weekly showing the standing of each candidate. Each dollar of completed business counts one vote. At no time has either candidate had any considerable lead over his opponent. As a result of this contest the total business written amounted to \$1,500,000, a gain of over 90 per cent as compared with September, 1923. The Midland Mutual has written more than \$11,000,000 the first nine months of this year, a gain of 15 per cent over the 1923 business for the same period.

standing and agency growth. The officials feel now that it is time for the company to take a little more advanced stand in agency development especially in Indiana. It is believed that Mr. Davidson's ability along the lines of agency building will be helpful to that extent.

As an example of the company's conservative and commendable financial policy the purchase of the present home office building is cited. The property has very greatly increased in value and is earning net 6 percent, a remarkable showing.

## PUBLIC LIFE HEARING

### CLOVER WINS IN FIRST ROUND

Master-in-Chancery Holds Election in  
Order and Recommends Dis-  
missal of Suit

The master in chancery of the circuit court of Cook county concluded his hearing of the injunction proceedings brought against a group of stockholders of the Public Life of Chicago, headed by Alfred Clover, and the case now goes before the court for the final hearing next week. The master has held that there is no cause for the injunction brought by the objecting group of stockholders and that the election of directors and officers which has been called and postponed several times is now in order. While the court will review the proceedings, it will very likely follow the findings of the master. As a result, the stockholders of the Public Life have again postponed the election meeting, which was established to be held Wednesday, the meeting now being scheduled for Friday, Oct. 17. At this time the reorganization plans which have been worked out by the stockholders will be effected and a new board of directors and officers elected.

At the concluding hearing by the master in chancery, the latter expressed himself strongly in connection with some of the activities of a number of the stockholders. He lifted 48 conclusions, giving particular mention to certain irregularities in the election held last February, and finally holding that the complaint did not sustain the allegations of their bill. The master finally stated, "I further find that there was so much fraud, irregularity in the counting of ballots, changing of ballots, and depriving stockholders of the right to vote, that the entire election is a nullity and should be so held. I further find that under the statute of Illinois, the stockholders of a corporation have the authority to elect directors at a special meeting when properly called, where at the annual meeting of the stockholders, no directors were legally elected. I therefore find that the equities in this cause are not with the complainant and I recommend that the bill be dismissed for want of equity at the complainant's cost."

## SEES CONQUEST OF DISEASE

Dr. Lee K. Frankel of Metropolitan Life  
Predicts Near-Millennium in  
National Health

Dr. Lee K. Frankel, vice-president of the Metropolitan Life, speaking at a conference on social work in Milwaukee last week, declared that "the day is coming when science will have conquered all of the diseases of the human family. Already it is possible to foretell the eradication of tuberculosis, malaria, diphtheria, scarlet fever, smallpox, measles, and even cancer. Why not believe in the ultimate elimination of these scourges?"

Dr. Frankel also ventured the opinion that if medical science progresses during the next 50 years as rapidly as in the half century gone by, the span of human life will be lengthened to 100 years. Within the next ten years, he said, the average of longevity will have been increased from 55 to 56 years.

He advised that all persons should have periodical physical examinations. He said no machine is so neglected as the human machine. Health departments should arrange to make these examinations. Vaccination should be submitted to by all persons, the doctor said, and he deplored the movement against inoculation. He predicted that if there is not more vaccination in the next five years, the deaths from a recrudescence of smallpox would be appalling.



# BANKERS LIFE INSURANCE COMPANY OF NEBRASKA

Home Office: Lincoln, Nebraska

Assets - - \$24,000,000.00

Bankers Life Insurance Company,  
Lincoln, Nebraska.

Gentlemen: Your State Agent, Mr. J. L. Wylie, has handed me your draft for \$1,820.30 in settlement of the cash value of my maturing policy No. 14583 in your company, twenty payment life.

I am very well pleased with this settlement since I have paid in \$1,382.60 in twenty years; have had \$2,500.00 protection for twenty years for nothing and now you pay me in cash \$1,820.30, being \$427.70 more than I have paid in.

I wish I had taken \$5,000.00 instead of \$2,500.00 as I could greatly appreciate the difference in settlement at this time. I want to say that I believe in insurance, having taken out \$20,000 additional insurance two years ago as an investment for my surplus earnings at that time.

I will be glad to recommend your good company to any one needing protection.

Very truly yours,

JAMES H. SHOUSE.

Muskogee, Okla., February 7, 1924.

TWENTY PAYMENT LIFE POLICY  
DEFERRED DIVIDEND  
TWENTY YEAR SETTLEMENT  
Matured in the  
OLD LINE BANKERS LIFE INSURANCE  
COMPANY  
of Lincoln, Nebraska

Name of insured . . . . . James H. Shouse  
Residence . . . . . Muskogee, Okla.  
Amount of policy . . . . . \$2,500.00  
Total premiums paid . . . . . 1,392.60

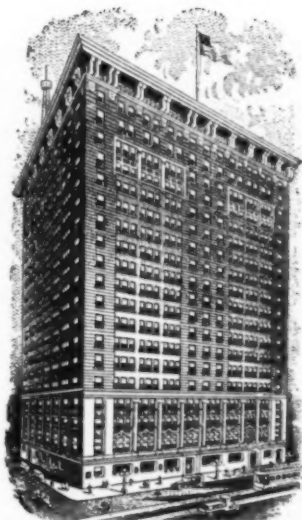
## SETTLEMENT

Total cash paid Mr. Shouse . . . . . \$1,820.30  
And twenty years insurance for nothing.

*If interested consult one of our agents or write  
Old Line Bankers Life Insurance Co. of Nebraska, 14th and N Streets, Lincoln, Nebr.*

# Story of the INTER-SOUTHERN LIFE

## THE SENIOR ORDER



INTER-SOUTHERN LIFE BUILDING.  
OWNED BY THE COMPANY

Salesmanship! Selling! That's the thing. Energy vies with ability. Beauty, refinement, honesty and sobriety meet and shake hands. We of the executive staff will take a demit in every other order if we could truly and worthily join THE JUNIOR ORDER OF SALESMEN.

You know now what we think of the men who have made all of our companies great. Every good company requires salesmen, from president to janitor. If we have that, the company is invincible. Without it, any company is ordinary. A chain is only as strong as its weakest link.

A great many of us think we belong to the senior order of salesmen. We may or we may not. Executives

of the various companies, financial, industrial and commercial, should be good salesmen. No company can have a good junior order unless it has a good senior order. The Senior Order has to prepare the articles, render the service, furnish the plans, formulate, diagnose, survey, school, and as George Ade would say, "Step on the gas." Find a company with a good executive sales force and it will be a company with a good sales force in the field. While the executive sales force is rather difficult to locate, as it is a "foxy" old set often disclaiming knowledge of selling, yet it must be there or some of our great successes would have been failures. Salesmanship as a High Art finds its best expression in life insurance. As for ourselves we frankly admit that salesmanship made our

## STATEMENT OF PROGRESS

Jan. 1	Total Admitted Assets	Insurance in Force	Reserve and Surplus to Policyholders
1911 . . . . .	\$ 326,508.78	\$ 3,182,597.00	\$ 271,952.37
1914 . . . . .	1,719,228.64	15,088,585.00	930,680.96
1916 . . . . .	4,506,612.89	36,260,222.00	4,396,139.55
1918 . . . . .	4,664,170.30	37,000,000.00	4,542,698.10
1919 . . . . .	4,820,779.76	37,800,000.00	4,803,670.12
1920 . . . . .	5,494,297.54	45,569,851.00	5,386,694.08
1921 . . . . .	6,143,069.31	57,901,271.00	6,045,958.52
1922 . . . . .	6,873,447.45	59,204,201.00	6,773,280.06
1923 . . . . .	7,371,274.27	62,591,398.00	7,332,928.21
1924 . . . . .	10,464,497.66	88,502,568.00	10,391,747.71
1924 (Aug.) . . . . .	11,100,000.00	93,500,000.00	10,620,000.00

## INTER-SOUTHERN LIFE INSURANCE COMPANY

Eighteenth Year

JAMES R. DUFFIN, President

LOUISVILLE, KENTUCKY

IS A GOOD COMPANY

You'll find Service  
Where the Heart is



**The Reinsurance Life**  
Des Moines

## H. A. HOPF & COMPANY

MANAGEMENT ENGINEERS

*Specializing in Advisory Work for  
Insurance Companies*

Organization    Equipment    Standardization  
Methods    Personnel    Modern Office Planning

Main Office—40 Rector St., New York  
Western Office—327 S. La Salle St., Chicago

### Seven Years of Steady Progress

The International Life and Trust now wants a representative in your district. It is an old line legal reserve company with a record to be proud of. To represent this dependable company is to represent a pillar of safety in the life insurance business. You are assured of a maximum degree of intelligent co-operation. Write us at once for an agency. We have the means of assuring you of a successful career in the life insurance business.

**International Life & Trust Company**

MOLINE, ILLINOIS

J. O. LAUGMAN, President

DR. ANDREW JOHNSON, Secretary and Medical Director

## THE OLD LINE CEDAR RAPIDS LIFE INSURANCE CO.

A GOOD WESTERN COMPANY

CEDAR  
RAPIDS

Up-To-Date Policies    Liberal Contracts  
Iowa, South Dakota, Minnesota, Nebraska

IOWA

Incorporated 1871

## Life Insurance Company of Virginia

RICHMOND, VIRGINIA

Issues the most liberal forms of ORDINARY Policies from \$1,000.00 to \$50,000.00 with premiums payable annually, semi-annually or quarterly, and INDUSTRIAL Policies from \$12.50 to \$1,000.00 with premiums payable weekly.

JOHN G. WALKER, President

### TENDENCY SEEN TO BROADEN THE PLAN

Political Parties in Britain Favor  
Extension of Social Insurance Program

### SEEKING A BLANKET FORM

Want to Protect the Working Man  
Against the Various Hazards  
He Encounters

BY UNIVERSAL TRADE PRESS  
SYNDICATE

LONDON, ENG., Sept. 24.—Increasing attention is being given in insurance circles in the United Kingdom to the idea of an all-round "social" insurance for the operative. At present, what are curiously named as the working-classes, may be said to run five risks. First, there is unemployment, which is particularly widespread at present, there being about 1,250,000 out-of-work. Then there is the risk of accident arising through the occupation followed by the worker. Next comes sickness not arising out of the employment followed. We can take next old age and the necessity for providing against it. Finally, and possibly of most importance, there is the necessity for the worker to make provision lest his untimely death should leave his dependents unprovided for.

#### How Risks Are Covered

The unemployment risk is covered by an official scheme of the Government, the fund on which this functions being fed in tripartite fashion by stated contributions from the employer, the operative and the public treasury. Accidents of occupation are covered by the employer insuring with an insurance company to cover the risks of accident to his operatives. Sickness may or may not be covered by the operative himself. If he is prudent, he joins a "friendly society" or sickness club paying to its funds a weekly amount and receiving so much per week benefit while sick. In most occupations he can also come in under the state insurance scheme, which functions through the "friendly societies," all private enterprises, the government from its central fund arranging for the payment to doctors in every district for their services to the sick. The fifth point of life or endowment insurance is left to what are known as the "industrial" companies, which issue policies against weekly payments.

#### Say Collection Cost Is High

Now, as far as private enterprise enters into the matter some of the politicians here, socialistic in their views, claim there is a great waste of money. They declare an insurance company collecting its premiums by weekly payments has to maintain a large staff of collectors and cannot give the corresponding benefits which would be obtainable for the equivalent premium if the latter were collected once a year—or even quarterly. Most industrial companies earn a high rate of profit and with their high cost of administration the insured suffer in reduced benefits, according to these politicians.

#### All Parties Favor Program

Now, a plank in the political programs of all parties is the extension of insurance facilities for the masses. Liberals, Conservatives and Labor are all pledged to develop insurance for the worker. Labor, now in power, has in fact a scheme under consideration whereby widows with young children would receive a pension, though the necessary funds would be obtained direct from the treasury at an estimated cost of £20,-

000,000 per annum. Thus, with the increased attention being given to this matter it seems certain that sooner or later an attempt will be made to collect all insurances which are a necessity to the worker under one heading.

#### Would Meet Stern Opposition

A comprehensive scheme of the kind would encounter fierce opposition from industrial insurance companies, friendly societies, and benefit clubs, it is certain, but it is possible that the government of the day might first use them as the machinery for dealing with such insurances and by eventually amalgamating them reduce expenses of administration to a minimum. The blanket policy which has become so popular of late years amongst householders, through covering all risks that the home of the average citizen may run, is an indication of what can be done and before many years pass we may see each operative compulsorily covered by a blanket policy assuring him against risks of occupation, sickness unemployment, old age, death, and providing for a certain sum payable per annum to his widow and children if he should leave these unprovided for.

### CHANGES BY PHOENIX MUTUAL

M. Clark Terrill, Agency Secretary,  
Made Assistant Secretary—Whitmore Assistant Agency Manager

At a special meeting of the directors of the Phoenix Mutual Life last week, M. Clark Terrill, for several years agency secretary of the company, was elected an assistant secretary. Mr. Terrill graduated from Yale in 1909, and entered the Phoenix Mutual immediately after graduation, joining the publicity and educational department. He was appointed agency secretary in June, 1918, and has built a department in the company's affairs which is one of the most valued assets of the field force in the way of service rendered to the salesmen.

James A. Whitmore was appointed assistant agency manager at the same meeting. Mr. Whitmore is a graduate of Northwestern university. For many years he was associate secretary of the international committee of the Y. M. C. A. During the war he assisted the late George W. Perkins as a member of the war work council and spent much time in Europe. Immediately after the close of the war, Mr. Whitmore entered the life insurance business, and in June, 1921, he became general agent in New York City for the Home Life. He has a large personal clientele and is among the largest personal writers in the city. He has been very successful in organization work.

### Canadian Superintendents to Meet

TORONTO, ONT., Oct. 7.—The annual conference of the Association of Superintendents of Insurance of the Provinces of Canada will be held here Oct. 21-24 and an especially strong program, covering all branches of the business, will be carried out. All meetings will be open to insurance interests and the public, except that of Thursday afternoon, when the election and conference business will be transacted. The meetings will be held in the Parliament building in Toronto. One day will be given over to fire prevention, when the program will be in charge of the Association of Canadian Fire Marshals. Premier Ferguson of Ontario will welcome the guests, after which J. P. Dougherty of British Columbia, president, will give his annual address. The balance of the first day will largely be taken with committee reports. On the second day James V. Barry, vice-president of the Metropolitan Life, will speak on "The Model Life Insurance Act" and Wesley E. Monk, Massachusetts insurance commissioner, will speak on "Compulsory Automobile Insurance." The annual dinner will be held in the evening. The remainder of the week's program will be consideration of the various committee reports.



## FEW RESTRICTIONS ON ISSUE OF DISABILITY

Companies Not Generally Apprehensive of This Question as Yet

### NO STRICT REQUIREMENTS

No Evidence That Over-Insurance Is Feared by Companies Writing This Clause

NEW YORK, Oct. 9.—A review of the requirements of a number of life companies reveals that the question of over-insurance on the total and permanent disability clause has not become a problem. Some of the companies do not ask any questions in the application to guard against over insurance and none of them makes any very strict requirements. Some of the requirements are as follows:

A statement by the applicant as to his income, a statement by the applicant as to the amount of accident and health insurance carried; a statement as to the amount of permanent disability insurance carried in connection with life insurance; or a statement by the agent estimating the income of the applicant.

#### No Definite Plan

No company makes all of these requirements. Only one company, that located in the west, makes the requirement that the applicant state his own income. Some companies ask no questions at all and one requires only the amount of accident and health insurance carried in that company.

There is no doubt some possibility of over-insurance on permanent disability. While this might not result in fake claims it would most certainly result in malingering. Any disabled man who is able to make more money by remaining in a condition of permanent disability than by recovering and going to work is very apt to remain disabled.

Most of the companies feel that it would be asking too much to require the applicant to declare his own income. They ask the agent to make an estimate or find out as much as possible through the inspection reports required on each applicant.

#### Not Classed With H. & A.

Some companies feel that there is little connection between the ordinary accident and health policy and permanent disability. One is of a sort of temporary disability and the other is to cover permanent disability. However the growing liberality of the disability clause and the many non-cancellable and life indemnity accident and health policies that are being issued today are bringing these coverages closer together, and are increasing the danger of bad claims.

### APPLY FOR FIFTEEN MILLION

Leo Thomas of Detroit Makes Record Sale to Book Brothers of That City

DETROIT, MICH., Oct. 8.—Life insurance for \$15,000,000, or the limit available in every American, Canadian and European company, has been applied for on the lives of J. Burgess Book, Jr., president; Herbert V. Book, vice-president, and Frank P. Book, secretary-treasurer of the Development Corporation of Detroit. Already \$7,000,000 has been issued and more is coming in every day.

The Book brothers, all young men, the oldest 34 and the youngest 29, have set a wonderful record in the development of Washington boulevard in the

heart of downtown Detroit, within the past seven years, with properties worth \$21,000,000 completed and \$6,000,000 under construction.

The corporation is beneficiary in the major part of the line placed, some, however, being personal insurance. So far 36 policies in 40 companies have been received, the largest being for \$445,000.

Leo Thomas of Detroit, one of the biggest writers in the country, put through the sale.

## COMMITTEE REPORTS ON SERVICE BUREAU

(CONTINUED FROM PAGE 2)

adequately and properly financed. Money that is received from time to time has come in relatively small amounts.

#### Expense in Development

President Simmons believes that if the overhead can be put on a reasonable basis, which can be done with the proper support of the Convention companies, the bureau should be in a position to begin making repayments of its obligations some time within the next year, or two years at the latest. He asserts that today it is compelled to spend a great deal of money in developing its inspection business. For this year this expense will amount to not less than \$10,000, being salaries and expenses in connection with the sale of the service.

President Simmons declared that one of the weaknesses of the bureau has been his inability to keep in as close touch with the activities as he should. He states that if he is to continue as president, it will be necessary that the executive headquarters be in New Orleans, where he can give it his personal attention. His thought is to divide the company into sections, with Mr. Gallowsay as secretary in general charge of all sections.

#### Would Have Division Managers

Fisher Simmons will be operating manager of the southern division and H. F. Cary manager of the western division. The cashier's office, clerks, etc., he said, would be moved to New Orleans and all accounts would be paid from there. If the activities of the bureau should be handled from Chicago, President Simmons thinks the president should be located in that city.

The operating deficit of the American Service Bureau is about \$50,000.

#### Proposal Will Be Made

Chairman Stevens raises the question with President Simmons of the Service Bureau that in the event that Dr. Simmons and his associates were given the opportunity to take over the American Service Bureau as a private enterprise, what would be the terms of reimbursement to the Convention and the Convention companies for such sums as may have been loaned or advanced?

President Simmons said that he will need to consult with some of his friends with whom he has already discussed the plan, but states that at the time of the meeting in New Orleans he will have a definite proposal to submit, in case the Convention should decide that the bureau best be managed as a private institution.

As of Aug. 1, the balance sheet shows assets of \$122,700. The liabilities show notes payable to American Life Convention companies amounting to \$30,175. Notes to the American Life Convention amount to \$47,000, advance subscriptions by companies amount to \$34,059. Among the fixed liabilities is \$30,000 for purchase of rights, franchises and interests of the Hooper-Holmes Bureau. The deficit as of July 1 amounted to \$46,285.

Richard W. Buntin, for many years connected with the home office agency of the New England Mutual Life, died suddenly at his home in West Newton, Mass., this week, aged 59 years. He is survived by a widow, one daughter and one son.

## To a Young LIFE INSURANCE MAN On the Way Up

THE man to whom this advertisement is addressed is not looking for a job. He probably has one. But he is looking for an opportunity.

He has his feet on the ground and knows the value of time well applied. He realizes the future to be carved out for himself through the medium of the right company tie, coupled with the proper sort of help in getting started. Above all, he has a clean record and knows the meaning of team work. He is 25 to 35 years of age and married (though this last is not imperative). He has had a successful experience in personal production. If he has assisted in finding and training men new to the business, so much the better.

If this man is you, write to the address below. If we can not point the way to increasing your personal income, we will not encourage you further. Our organization is given a fine reputation by those who really know and our past record speaks for itself.

Make your first letter tell the whole story. General Agency opportunities are now open in Ohio, Pennsylvania, Michigan, Indiana, Illinois, West Virginia and Kentucky.

Address in confidence:

H. M. MOORE, Vice-President

## THE CLEVELAND LIFE INSURANCE COMPANY

WM. H. HUNT, President

Home Offices

Cleveland, Ohio

## A Policy You Can Sell

A \$5,000 Policy In THE UNITED LIFE  
and ACCIDENT INSURANCE COMPANY

### PAYS

\$5,000, the face of the policy in case of death from any cause.

\$10,000, or DOUBLE the face of the policy, in case of death from any ACCIDENT.

\$15,000, or THREE TIMES the face of the policy in case of death

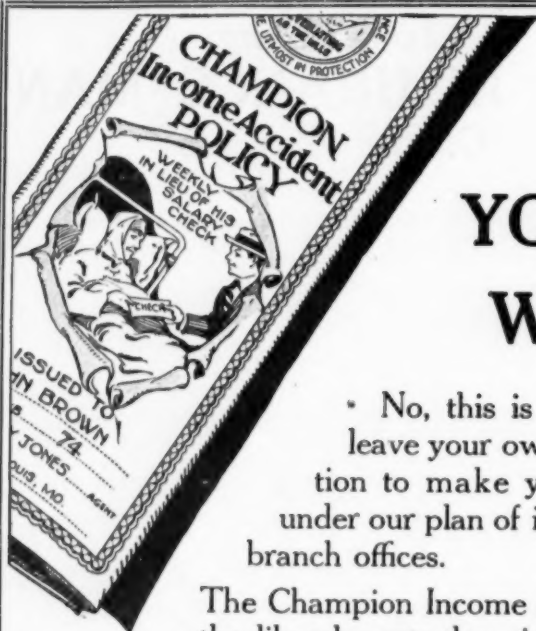
from certain SPECIFIED ACCIDENTS.

\$50 PER WEEK, direct to the insured, in case of total disability as a result of accidental injury, for a period not to exceed 52 weeks; and after that \$25 PER WEEK throughout the period of disability.

A Sound, Conservative  
New England Institution

## United Life and Accident Insurance Company

Home Office, United Life Bldg.  
Concord, N. H.



## A POLICY YOU CAN SELL WITH PROFIT

\* No, this is not an invitation for you to leave your own company, but just a suggestion to make your time yield more profits under our plan of improved brokerage service in branch offices.

The Champion Income Accident policy is just one of the liberal, up-to-the-minute accident policies offered by us—it is a silent partner to the man dependent upon his efforts for his income and *appeals to every prospect.*

This policy with its distinctive provisions is indicative of the progressive spirit inherent in all lines of protection offered by this company—Life, Accident, Health, and Group. Under our plan you can place with us profitably (because all commissions on such business placed with us belong to the broker) business in the following lines:

- Accident Insurance**  
—accident, health, and income accident
- Group Insurance**  
—life, accident and sickness
- Life Insurance**  
—substandard and surplus business

### What Our Branch Office Service Means to You

Extremely liberal first year commissions and 9 guaranteed non-forfeitable renewals, on all life business you place with us regardless of volume.

Awards and honors on same basis as offered to our regular agents—in 1925 a trip to Cuba at our expense is open to you.

Expert advice and assistance on surplus and substandard life, accident, and group insurance.

Business handled either on a contract or a one-case agreement basis.

Prompt action and liberal underwriting rules.

*Write us for Further Details*

**MISSOURI STATE LIFE INSURANCE CO.**

HOME OFFICE, SAINT LOUIS

M. E. SINGLETON, President

**LIFE ~ ACCIDENT ~ HEALTH ~ GROUP**

### MANAGERS IN MEETING

#### HOLD CANADIAN CONVENTION

Nearly 200 Metropolitan Life Managers  
Gather at Ottawa—Haley Fiske  
Presides

OTTAWA, ONT., Oct. 7.—Close to 200 managers of the different departments of the Metropolitan Life from all parts of Canada and from New York met in conference here last week to discuss affairs in connection with the Canadian branch of the company.

The conference was presided over by President Haley Fiske and Dr. D. B. Armstrong, head of the New York welfare department. The visitors were welcomed by A. F. C. Fiske, manager of the Canadian head office. Addresses were also delivered, dealing with the changes which had been made in Canada since the Canadian office was transferred from New York, by J. B. Woodstock, superintendent of agencies for the western district; Capt. J. Jones, sales manager of the group department, and George Allen, supervisor of agencies of the western district.

#### Big Banquet Held

The convention was concluded with a banquet at which many prominent citizens were present, together with the heads of divisions of the Canadian head office staff. Haley Fiske presided and described the various activities of the institution, referring particularly to those in the Dominion. Other speakers, who eulogized the attitude adopted by the company were James Murdock, minister of labor; Charles Murphy, Postmaster general, and G. D. Finlayson, superintendent of insurance for Canada.

#### WAS FROMINENT GATHERING

Chicago Agency of Mutual Benefit Life  
Pays Honor to President John  
R. Hardin.

A luncheon was held by the Chicago agency of the Mutual Benefit Life Monday at the Morrison hotel in honor of President John R. Hardin and Superintendent of Agents Oliver Thurman, who were in the city. At the president's table were Moses R. Forgan, president of the Greenebaum Banking & Trust Company; Isaac Miller Hamilton, president of the Federal Life; Charles R. Holden, attorney and vice-president of the Union Trust Company; Dr. Walter A. Jaquith, vice-president and medical director of the National Life of U. S. A.; William A. McAndrews, superintendent of Schools of Chicago; Conrad A. Foffenhausen, a prominent lawyer and director of the State Bank of Evanston; Arthur Reynolds, president of the Continental & Commercial Bank; Rev. Frederick L. Shannon; Henry L. Stearne, attorney; John W. Scott, of Carson Pirie & Scott; and Peter M. Farrell, president of Philipshorn Mail Order House. Many other equally prominent men were present.

In the evening a banquet was held for the agents, at which 120 agents and their wives were present.

#### Report Michigan Business

The annual report of Insurance Commissioner Hands of Michigan, filed with the governor last week, shows an increase of over \$100,000,000 in life insurance business. The new paid for business in 1923 totalled \$343,114,374 in ordinary and \$70,857,547 in industrial. The total of group insurance was \$43,377,389. Fraternal societies wrote \$44,771,754 and assessment life associations \$10,896,987. The department collected \$1,054,781 in premium taxes on life business. The total income of the department represented an increase of \$408,021 over 1922. The departments expenses increased only \$12,000.



## RECORD FOR MONTH'S PRODUCTION GOES TO E. M. LA PLANT OF WISCONSIN

THE world's record for the number of life insurance applications secured in one month was broken by Earl M. LaPlant of Sturgeon Bay, Wis., when he secured 251 applications in the month of September. The previous record was made during the month of August by Dan V. Edmundson of the Birmingham, Ala., office of American Central Life of Indianapolis who wrote 209 complete applications in that period. The new holder of the title represents the New York Life in his territory and for several years has been one of the most conspicuous New York Life agents in the country.

### Made Brilliant Start

Mr. LaPlant started writing life insurance in May, 1919. In his first three weeks he startled officials of the company by writing 52 applications, leading his branch and department in number of applications and exceeding those of any previous new agent in the company's history. The first year he wrote \$890,000 worth of insurance and took his place among the leaders in his company's best producers. All this without a single hour of previous experience before affiliating with New York Life.

In February and March, 1920, he wrote the greatest number of paid-for applications entitling him to the Buckner Testimonial, a silver loving cup, which was presented to him at the Waldorf-Astoria in New York by Edward J. Diebel, then president of New York Life's \$200,000 club.

In 1921 he made the Century League of the company, a feat requiring the writing of an average of one application every week for 100 consecutive weeks. In 1922 he made the \$200,000 club which requires writing that amount of insurance and from July 1922 to July 1923 he had the honor of being the vice-president of the northwest department which included districts of Wisconsin, St. Paul, Minnesota, Winnipeg, and Grand Forks, North Dakota. Vice-presidency of this organization implies writing the greatest number of paid-for applications during the previous agency year.

Mr. LaPlant's activity was not confined solely to writing policies. In the year 1922-23, July to July, he had the honor of securing more new agents for the company than any other individual in his district for which he was awarded the agency prize. In every year with the exception of 1923-24 he has made the \$200,000 club of his company, poor health keeping him inactive much of last year.

### Spurred on to Action

Determination to break the world's record came to Mr. LaPlant while reading in the insurance journals of the exploits of the Alabama agents in landing applications and shattering world's records. While attending the Wisconsin State Fair in Milwaukee in late August, he confided to New York Life officials in that city that he was out for the world's record in September. Because of his previous success in attaining objectives, interest immediately centered upon his latest effort.

Returning at once to Sturgeon Bay, he immediately made preparations for the big drive, laying out an advertising campaign upon which he hoped to base his selling campaign. Sturgeon Bay, a town of about 4,500, contains two newspapers, both weeklies with county circulation. In both of these Mr. LaPlant inserted large weekly advertisements telling the readers that he was out for a world's record and calling upon them for support. In addition to newspapers, he used handbills announcing that a Door county boy was out for a world's record and asking for help.

So intensive was this advertising campaign that in all probability, not a single

family in the whole county remained unaware of his effort. The LaPlant office, on one of main streets of Sturgeon Bay, contains a large plate glass window. On this he printed, in large letters, "Help Smash That World's Record" and statistics such as "180 to go—165 to go—150 to go" maintaining the "to go" feature throughout the contest. Interest became so pronounced that people flocked about the display window every evening to observe progress of his attempt to shatter the record.

### Had Intensive Program

While publicity was a most important part on the big feat, another feature of equal importance was the definite program carried out by Mr. LaPlant. He arose every morning at four o'clock, wrote out his reports and tended to all office work, cleaning it up before 5 o'clock at which time he left the office to land prospects. On every morning of the month but one, he had written one application before six o'clock in the morning and often this application was written at a point 20 miles from his office in Sturgeon Bay. He made it an inflexible rule to be in bed by 12 o'clock every night regardless of chances of writing extra business. All social activities were abandoned and he made it a rule to think, talk and act nothing but insurance during the whole month. He gave himself body and soul to the task of breaking the record.

Wherever possible, and this was in most cases, all applicants were examined the same day as the application was written. New York Life has three examining physicians in Sturgeon Bay, and one was on vacation part of the time during the attempt. So heavy did the rush of application seekers become that the Milwaukee office was forced to appoint another physician by telegraph, to handle the business. In some cases he would write an application out in the country and would telephone his wife to take the LaPlant car out and bring in the man so that he might be examined.

### Had Record Day

His biggest day's work was at Washington Island, about 30 or 40 miles up the Door County Peninsula from Sturgeon Bay. Preceding his arrival on the island, he had the natives liberally circularized with handbills telling of his effort and announcing his arrival on a Saturday night. He appeared in the only moving picture show of the island on that night, led the theatergoers in singing, and then told them what he was trying to do. Many applications were secured that night and early the next morning and when he left Washington Island that afternoon, he had written 34 applications, establishing a new 24-hour record for the world.

"There was nothing to it but work, work, work," said Mr. LaPlant addressing fellow New York Life agents at a dinner given in his honor at the Milwaukee Athletic Club following close of his effort. "I lived insurance for that 30 days. Everybody in Door county knew I was after a record, for I had arranged a campaign of publicity unparalleled in life insurance history of the county. Everybody was with the home town boy in his fight against the thing which had never been done. I wasted no time on deadwood. Some applications came mighty hard, others comparatively easy. I never over-emphasized the 'beat-the-world's record' idea to the exclusion of the fact that the New York Life policy I offered was the best bargain I could give anyone, in life insurance."

"The record means much more than the mere 251 applications written. It will be many months before I can adequately handle the new business which this campaign has brought to me. Its

(CONTINUED ON PAGE 10)

# AMERICAN LIFE REINSURANCE CO.

## OFFICES

DALLAS, Home Office Building  
CHICAGO, 29 S. La Salle St.

Prompt Service From Both Offices  
Maximum Security to Treaty Holders

A. C. BIGGER President FRED D. STRUDELL Vice-President MORTON BIGGER Secretary  
C. W. SIMPSON Medical Director BERT H. ZAHNER Chicago Manager

## American National Insurance Company OF GALVESTON, TEXAS

W. L. MOODY, JR. President SHEARN MOODY, Vice-President W. J. SHAW, Secretary

### FINANCIAL STATEMENT JUNE 30, 1924

ASSETS	LIABILITIES
Real Estate Owned.....\$ 1,104,974.53	Net Reserve (American Experience Table, 3 & 3 1/2%) \$15,035,150.00
Mortgage Loans (First Lien on Real Estate)..... 6,516,988.73	Reserves for Death Losses in Process of Adjustment or Adjusted and Unpaid..... 131,313.00
Collateral Loans..... 25,000.00	Reserve for Taxes and Depreciation..... 143,694.86
Loans to Policyholders (On this Company's Policies)..... 1,816,922.97	Miscellaneous Liabilities..... 215,658.46
Bonds..... 6,876,621.55	Capital Stock...\$1,000,000.00
Cash in Banks..... 1,416,770.99	Assigned Fund and Surplus.. 2,007,582.98
Certificates of Deposit (Demand)..... 24,844.00	Surplus Security to Policyholders..... 3,007,582.98
Interest Due and Accrued... 275,273.54	
Deferred and Uncollected Premiums (Net)..... 376,012.00	
Total Assets.....\$18,533,408.31	Total Liabilities.....\$18,533,408.31

### GAINS MADE DURING FIRST HALF 1924—

Increase in Insurance in Force.....\$16,722,438.00
Increase in Admitted Assets..... 1,462,819.82
Increase in Surplus Security to Policyholders..... 138,411.53

INSURANCE IN FORCE JUNE 30, 1924 \$231,759,842.00  
TOTAL PAID POLICYHOLDERS SINCE ORGANIZATION— \$15,285,539.37

Ordinary Life, Industrial Life & Accident Insurance to Meet the Requirements of Every Insurable Person.

HOME OFFICE BUILDING  
Operates in Twenty-one States and the Republic of Cuba  
Gross Income Averages, \$726,612.00 per Month

# DIRECT MAIL ADVERTISING

by our plan gets over  
50,000 definite prospects  
every year for our  
salesmen.

## BANKERS LIFE COMPANY

Des Moines, Iowa

GEO. KUHN, President

**We write a complete line of policies—age one to sixty-five. We have all the modern features of life insurance.**

### **General Agency Openings In**

**MICHIGAN:** Dowagiac, Hillsdale, Adrian, Jackson, Ann Arbor, Pontiac, Traverse City, Bay City.

**OKLAHOMA:** Oklahoma City, Enid, Ardmore, McAlester, Okmulgee, Guthrie, Bartlesville.

**OHIO:** Dayton, Cincinnati, Toledo, Cleveland, Sandusky.

**INDIANA:** Indianapolis, Terre Haute.

**ILLINOIS:** Springfield, Bloomington, Peoria, Decatur, Jacksonville, Joliet, Rockford, Waukegan.

**MISSOURI:** St. Louis, Springfield, Joplin, Moberly, Jefferson City.

**IOWA:** Des Moines, Council Bluffs, Sioux City, Davenport, Burlington.

## **Farmers National Life Insurance Company of America**

**A. O. Hughes, Vice-President in Charge of Agencies**

**3401 South Michigan Avenue**

**Chicago**

## **No Sacrifice of Ideals**

More striking results perhaps might have been secured through less regard for economy of management, through a less careful selection of risks, through the adoption of other forms of policies, through harsh forfeitures imposed upon those who are unable to continue their insurance and through a less conservative investment policy than has been consistently practiced. We, however, take a just pride in the size of the Company but a greater pride in the knowledge that in the course of 79 years there has been no sacrifice of ideals.

**The**

## **Mutual Benefit Life Insurance Co.**

*Organized 1845*

**Newark, New Jersey**

## **HAD SALES CONGRESS**

### **STAGED BY AGENTS IN MAINE**

**Over 250 Gathered at Portland for Program of Notable Eastern Speakers**

PORTLAND, ME., Oct. 7.—The keynote of the fourth annual sales congress of the Maine Life Underwriters Association, held here last week, was the need of more and yet more knowledge of the business to the end that agents may meet the needs of the individual prospect. The addresses and discussions throughout the morning and afternoon sessions stressed this educational feature and the enthusiasm with which the subject was received indicated that the 250 men and women who were there to hear will go back to the daily grind with a new eagerness and enthusiasm and a determination to sell life insurance protection "right."

#### **Galaxy of Speakers**

Walton L. Crocker, president of the John Hancock; Francis O. Ayres, vice-president of the Metropolitan; Commissioner W. D. Spencer, Charles C. Gilman of the National Life's Boston office, Paul F. Clark, Boston general agent of the John Hancock, and Lloyd K. Allen, general agent of the Union Central at Boston, were the principal speakers. "The Heart of the Estate," the appealing playlet which was first given at the recent national convention, was the feature of the afternoon session. Charles Gilman, Lloyd Allen and Mrs. Helen McDaniel of Boston and Lemuel Soule of Portland took their parts capably and the comment of the local men and women indicated that this graphic illustration of the value of protection is worth more than the set speech and address.

#### **Business Getting Topics**

The morning session, presided over by J. Lawrence Day of the Travelers, was opened by Freeman M. Grant of the Provident Mutual Life, president of the Maine Association. "Four-Minute-Men" discussions followed under the leadership of D. H. Sayward, Mrs. N. H. Libby, Miss L. L. Latham, J. T. Taylor, W. H. Lord and H. L. Sanborn.

Speaking on the subject of "Getting More Business," Lloyd Allen of the Union Central, suggested that the agent should first locate the causes for his not getting the business which generally fall under three heads: Lack of effort; lack of a definite plan, and lack of sufficient knowledge. He gave some valuable points on meeting the two fundamental objections, that the prospect doesn't need insurance and that he cannot afford it.

#### **Sees Bright Future**

Following the open forum discussions the members had lunch and then went immediately into the afternoon session, ably presided over by Henry E. North of the Metropolitan. Paul F. Clark of the John Hancock was the first speaker and his talk on "Apprenticeship" and methods of training the new agent was very helpful. He predicted that the day is near when the agent who doesn't consider life insurance a profession is doomed to failure. But the business is not worthy of the name of profession without a definite apprenticeship, he stated. Elaborating upon the course of training given in his own agency at Boston, he mentioned several methods of training being used: Daily report cards showing number of calls and interviews made by men under a certain minimum production; agency meetings each week; a four weeks' course of reading and lectures with a final examination, and an advanced reading course for the older men. The successful agent must for-

ever be a student of the business, give service everlastingly, back up his company and general agent and remember always that his biggest asset is time.

President Crocker sketched the growth of life insurance from a business of imperfect beginnings and held in suspicion to its present standing as an institution of recognized economic force becoming gradually better understood.

#### **Urges Increased Effort**

The last speaker at the afternoon session, Vice-President Francis O. Ayres of the Metropolitan and a man who has addressed countless sales congresses, made a hit by stating that no one may consider himself a graduate of sales congresses until he has been to a Maine convention. Quoting figures showing the amazing growth of the business in the past 60 years, he doubted if the field yet realizes the possibilities of the business and characterized it as still in its infancy. In particular he stressed the great field opened up for inheritance tax coverage which is becoming more and more essential if the business man is to save his estate.

The evening banquet, strictly informal, was altogether enjoyable. Louis King of the Mutual Life and the "father of the sales congress in Maine," acted as toastmaster. He first introduced "Charlie" Gilman who told stories in his usual unique way, mixing in an occasional case from his business experience.

Commissioner Spencer complimented the spirit of the agents who in face of adverse economic conditions have gone out and brought in more business than ever. He welcomed criticism of his department and stated that he had found the Maine agents and the companies always willing to cooperate in the work of the department.

The last speaker, James C. Higgins, sales manager of the Geo. P. Ide Co. of Boston, told some good dialect stories and recited quotations from the newspaper poets.

#### **Royal Union's Biggest Month**

William Koch, superintendent of agencies of the Royal Union Life of Des Moines, announces that September was the greatest month in its history. During that month there was produced by direct agency writing \$4,076,714 of applied for and examined business. Iowa led all states with \$1,272,000. The leading general agency of the company for the month was Kansas City, with business totaling \$683,000. The Royal Union now has insurance in force aggregating \$122,000,000 and assets of \$15,991,316.

#### **PRODUCTION RECORD FOR MONTH GOES TO E. M. LAPLANT** (CONTINUED FROM PAGE 9)

value from an advertising standpoint cannot be measured in terms of money. Besides, it teaches one the lesson that nothing is impossible to a determined life insurance salesman, in the way of records."

#### **Commended by Kingsley**

When President D. P. Kingsley of New York Life was informed of the attempt to break the record, he watched the campaign of Mr. LaPlant with interest, and when the record was broken, dispatched this telegram to him on Sept. 30:

"Am informed you surpassed in September any record ever made by any life insurance agent in number of applications completed. This is a greater service to our field force and to all working agents than it is to you. It is a contribution of a high order because the man who does in any line of work better than any man ever did before puts new courage into thousands. What he has done, others may do. I congratulate you not merely on your individual success but on your demonstration of what men can do."



## IMPORTANCE OF HOME HYGIENE BROUGHT OUT (CONTINUED FROM PAGE 3)

tentialities for good or evil acquired or adapted from these two sources. If you accept this conclusion, it must at once become evident to you that such a person may be either an asset or a liability, from the insurance standpoint.

### Environment Is Important

"Should a person be born into an environment which does not allow of any other associates than those of the streets and alleys, such an individual after entering the industries is not a good risk because he will in all probability carry with him the traits of dishonesty, unscrupulousness and unreliability of his associates. If defective heredity is added to what his environment has taught him, and it is more than likely that his condition in life is directly attributable to this influence, he is a double risk. A warped mentality is sure to breed disaster if the possessor is not fitted for the position which he occupies. He is a double risk also because his stupidity, cunning, shiftlessness, craftiness or whatever other instinct may predominate endangers not only himself but others as well. He is a diseased person, mentally diseased, a social misfit. There are many of these people in the world and, unfortunately, they are on the increase. There seems no way of checking this increase, and an insurance company that grants these individuals a policy is most surely working against its best interests.

### Concerned With Majority

"An individual with limited intelligence, mediocre education and good home conditions, that is, a clean home, decent acting and well behaved associates and relatives, is usually to be regarded as an average representative of the masses. In general he plays his little part in the great scheme of things, assumes his obligations and discharges his duties indifferently well and passes out leaving progeny but contributing nothing new or useful to human knowledge or human welfare. He represents the great majority, the social ballast upon which the intelligentia rests and the tools which the master minds employ for either good or bad ends. He is a good average risk because he has just sense enough to take care of himself, but not sufficient initiative or imagination to expose himself to dangers other than he would be likely to meet in accordance with the law of averages. Doubtless this is the type of individual with whom you are mainly concerned.

### Comfort Is Essential

"It has gradually percolated into the dense mass mind that a man works best when comfortable, meaning that he should be properly fed and that the food should be properly prepared and of the proper quality. The food and drugs act is a hygienic act for the poor man and has benefited him enormously. Then, too, the various regulations of the state sanitary code have worked to his advantage. It is now possible to eat inspected meat, vegetables and other commodities with a very great degree of assurance that these food stuffs will not be rotten, tainted, misbranded or in some way fraudulently prepared and unfit for use. This is not accomplished without continuous vigilance, because competition breeds dishonesty, a trait curbed and suppressed from too aggressive assertion by laws both written and unwritten. The sanitary code is a digest of the laws which man has promulgated for his own protection. Man makes laws to protect himself from himself. It has added materially to his longevity.

"I should not forget to mention that the eighteenth amendment is a hygienic measure which meets opposition because of ignorance. The day will come when

mankind, at least in the United States, will wonder how it ever waged such stupid opposition to beneficent regulation. Its effect on the home must be tremendous by comparison with the past conditions which obtained in many families when even one of the members was addicted to alcohol, and few families of the laboring class lacked such individuals.

### History Reveals Risk

"In my opinion it would be of advantage to you to retain the services of an investigator whose sole duty would be to gather important personal history data from the neighborhood in which the prospective policyholder lives as well as from the employer and the foreman of the establishment in which he works. A personal history sheet of this sort, containing properly constructed questions, could very readily be evaluated by a person equipped with a knowledge of psychology. Answers, which to the casual reader appear quite irrelevant, convey information to the practiced mind qualified to interpret. In this manner intelligence, defects, fixed ideas, the forerunners of a psychosis, objectionable habits, possibly epileptoid conditions of which the worker himself is scarcely aware, the educational status, the ability to associate ideas, good or poor judgment and, above all, his reaction to sensory stimuli can be detected. The latter is important because a quick reflex response in time of danger is often the only means of salvation. The history chart could be arranged by a trained psychologist and analyzed by him. You would probably be greatly surprised to learn his conclusions regarding a person whom you would otherwise have no reason to suspect.

### Study Employment Hazard

"Then there is the medical examination by a physician whom every insurance company must employ. Yours being a special form of insurance it may be necessary to lay emphasis on certain points which have a distinct bearing on the work of the client. Again tests can be devised and carried out which would throw light on the risk element in your policy. For instance, defective hearing and sight and disturbances in the apparatus governing equilibrium, neuroses such as neurasthenia and hysteria which may precipitate dangerous situations, and probably also investigation of others of the five senses. All of these have but little value in life insurance policies unless they are superficial indications of a deeper seated ailment. But they are important points for you to know because your insurance risk will depend almost entirely upon how the insured person behaves when employed at his special work. Of course, I understand that you will be guided by the nature of the industry and whether or not it is hazardous, but industrial life is full of opportunities for injury and destruction. The great majority escape, partly because they are fortunate in lacking the deficiencies I have described to you; many because they do not engage in work which involves great potential dangers. The industrial worker, depending upon what he does, must always be upon the qui vive, and he has only his wits to save him in an emergency."

### Injunction on Yeomen Rates

The district court at Des Moines has granted a temporary order preventing forfeiture of membership in the Brotherhood of American Yeomen for failure to pay the increased rate, scheduled to go into effect Oct. 1. The merits of the case are to be fought out later. The plaintiff in action is C. M. Woodward, joined by 125 other policyholders who have reached the age when the proposed rates voted by the organization would be practically prohibitive.

Richard W. Butin, an old time agent of the New England Mutual Life at West Newton, Mass., died last week at the age of 59 years.

## Penn Mutual Conventions

At our Eastern Regional Convention in September there were twenty-four Field speakers, and only five Home Office. They touched almost every phase of salesmanship,—prospect-gathering, income plans, mail plans, approach, closing, inheritance tax coverage, etc. Star salesmen gave their standard sales talks. In brief, there was a comprehensive and intensive survey of salesmanship.

This form of Convention is but one evidence of the modern method of instructional co-operation between our Home Office and Field.

We have places for men and women who believe that constant life insurance education is as necessary as constant industry.

**The Penn Mutual  
Life Insurance Company  
Philadelphia, Pa.**

*Organized 1847*

¶ If your present opportunities in the life insurance business are limited to personal production, our agency contract will interest you. It offers better than general agency opportunities, vested renewals and low cost insurance.

¶ Exceptional opportunities are open in Minnesota and Ohio and a few in Wisconsin.

¶ Check up our record.

**Gardian Life**  
Insurance Company  
Home Office, Madison, Wis.



## 100 PER CENT EFFICIENCY

Life men find our methods bring their efficiency up to 100 per cent.

We consider every man insurable and rate each case on its own impairment and amount of risk involved.

We take the "Blue Sunday" out of the life insurance business by helping you salvage your wasted energy expended on Sub-Standard business.

We have everything in the life game to offer. Let us tell you how.

*The "Life Insurance for Everyone."*  
**MEDICAL LIFE**  
INSURANCE COMPANY OF AMERICA  
WATERLOO IOWA

**I. G. LONDERGAN**  
Vice Pres. & Gen'l Mgr.

**E. E. BROWN**  
Agency Supervisor

## THE NATIONAL UNDERWRITER

LIFE INSURANCE EDITION

Published every Thursday by THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York. EDWARD J. WOHLGEMUTH, President; JOHN F. WOHLGEMUTH, Secretary; H. E. WRIGHT and NORA VINCENT PAUL, Vice-Presidents; WILLIAM A. SCANLON, Southwestern Manager; FRANK W. BLAND, GEORGE C. ROEDING and O. E. SCHWARTZ, Associate Managers.

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J. M. DEMPSEY, Manager

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### Keeping Government Out of Business

Insurance men in all sections will support the AMERICAN BANKERS ASSOCIATION in its very decided action it took at the Chicago convention in urging a thorough-going return to a free play of private enterprise and private initiative under unhampered competitive conditions.

Insurance men, as a whole, have resented the state getting into the insurance business or invading any domain of private enterprise. Seemingly the line of least resistance is through insurance. There are numerous state workmen's compensation funds. The state is in the life insurance business in Wisconsin, in the hail business in the Dakotas and Nebraska. It is in the fire insurance business in three or four states. A few states have passed bank guaranty laws. There is a movement on foot in numerous states to have compulsory state automobile insurance.

It is high time that the business men of the country appreciate the danger to which they are subjected on account of many people wishing us to adopt the European system of government. The bankers passed strong resolutions to the effect that government influence and political interference in respect to business should henceforth be reduced to an absolute minimum.

According to the resolutions, the bankers ask no special privileges for themselves and equally they declare they are opposed to special privileges for other groups at the expense of the general welfare.

### State Experiments Exploded

THE Pierre, S. D., "Capital-Journal" in a recent editorial called attention to some of the government experiments that have not proved successful to the public. While those who sponsored these movements were sincere in their views, they lacked knowledge of practical economics.

South Dakota started on some experimental schemes, fortunately not as expensive as the vagaries put in effect in her sister state, North Dakota, but yet they have been highly expensive to the taxpayers.

In the first place, the state hail insurance department was inaugurated. The state did not follow the well-beaten path of insurance averages in working out its hail insurance scheme. Instead of the premium being based on the law of average, and found from experience, it was based on the personal opinion of the legislators. As a result, this depart-

ment showed a deficit of something like \$1,000,000 last year and it bids fair to have even a more disastrous record this year.

The next scheme, as related by the "Capital Journal," was the state bank guaranty law. This law has proved economically unsound in Oklahoma. The guaranty fund collapsed completely during the last year in South Dakota. The bank guaranty law was supposed to protect banks by having contributions from all the banks to boost up those who were about to fail. It is even less sound than the state hail fund. It was impossible for the legislators to tell what contributions the banks should make.

The Pierre paper calls attention to the third stroke of economic apoplexy from which the state has suffered, that being the so-called "gasoline war." It has cost the citizens plenty of money, but it was as unfortunate in its results as

the state hail fund or the bank guaranty law.

The state endeavored to go into the gasoline business and to furnish a product at less than could be obtained in the general market.

The "Capital Journal" says: The constitution of the United States and of the state of South Dakota both declare that no person shall be deprived of his property without due process of law and every court in the country has established the fact that the good will of a business is just as much a part of that business and an asset of the owner

connected with this company nearly half a century, was commended by the late "Mark Twain" for his accurate use of the English language in the journalistic days when Mr. Lippincott and Samuel L. Clemens occupied adjoining offices. Before he took up life insurance work Mr. Lippincott had attained eminence as a newspaper writer and magazine contributor, in which field he met many famous literary folk. Friends of Mr. Lippincott have been urging him to devote his leisure time to writing memoirs of his interesting career, and there is reason to believe he will do so. He recently moved to Philadelphia from his suburban home in New Jersey for the winter, and it is known he is engaged in some kind of intellectual work, the nature of which he has not divulged.

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### PERSONAL GLIMPSES OF LIFE UNDERWRITERS

National Insurance Sunday, instituted last year by Frank C. Allison of Nashville, Tenn., as a local affair, and promulgated as a national movement at the Los Angeles underwriters' convention, was fully observed in Nashville last Sunday in compliance with a proclamation for the day, issued by Gov. Peay. As a year ago, Dr. W. F. Powell, pastor of the First Baptist Church, took for his sermon topic, "Are You Insured for the Good of Humanity?" However, he was not alone in the work this year, Dr. M. P. Wods, pastor of the Waverly Place Methodist church, and Dr. I. W. Gernert, pastor of the First Lutheran church, giving over one of their services to the same cause.

In recognition of the great personal effort entailed in establishing the world's record for the number of policies written in a month, the "Insurance Salesman" has had an appropriate banner designed which shall be awarded to the salesman holding it, he to retain possession of the trophy until a new champion arises. In addition, each champion is to receive a certificate on which his name is engraved together with the names of previous holders.

The first man to be awarded this banner will be R. Keith Charles of Timmonsville, S. C., representing the Mutual Benefit, who wrote 235 applications in September.

As the Baltimore Association of Life Underwriters, has changed its date of meeting to permit National President John W. Clegg to attend, Mr. Clegg has now definitely made the following speaking engagements: American Life Convention at New Orleans, Oct. 15-17; Baltimore Association at Baltimore, Oct. 21; Southern regional convention of Penn Mutual Life at Atlanta, Oct. 3-25 (Mr. Clegg will address the banquet the evening of Oct. 24), and the New York Association of Life Underwriters at New York, Nov. 13.

The Life Agency Officers' Association will meet in Chicago Nov. 11 and the Association of Life Insurance Presidents in New York around Dec. 11 or 12. It is likely that President Clegg will address one or both of these two gatherings.

The leading individual producer during President Tucker month for the Royal Union Life of Des Moines was Agency Vice-President Ted Anthony, who topped all producers with a written and examined volume of \$357,000 represented by 64 applications. Mr. Anthony writes personal business only one month during the year and that is September, president's month. His personal contribution during Tucker month was a considerable boost to the Iowa production and was a big factor in enabling the home state to lead all outside states. Mr. Anthony's personal ability as a salesman well qualifies him for his supervising work, and he is a valuable adjunct to the Royal Union executive staff.

Henry C. Lippincott, dean of American life insurance, for 32 years manager of agencies for the Penn Mutual and

connected with this company nearly half a century, was commended by the late "Mark Twain" for his accurate use of the English language in the journalistic days when Mr. Lippincott and Samuel L. Clemens occupied adjoining offices. Before he took up life insurance work Mr. Lippincott had attained eminence as a newspaper writer and magazine contributor, in which field he met many famous literary folk. Friends of Mr. Lippincott have been urging him to devote his leisure time to writing memoirs of his interesting career, and there is reason to believe he will do so. He recently moved to Philadelphia from his suburban home in New Jersey for the winter, and it is known he is engaged in some kind of intellectual work, the nature of which he has not divulged.

The employees of the home office of the Reserve Loan Life get out a very fetching house organ devoted to the inside activities of the company. The editor in chief is Miss Inez Foote. All the home office news about home office people is given. Vice-President Guilford A. Deitch offers a prize of \$25 to the employee who gives the best write-up on the new building.

Robert C. Newman, star salesman of the Missouri State Life in St. Louis, proved the hero of the wreck on the Baltimore & Ohio near Aviston, Ill., the night of Oct. 3. Mr. Newman waded into a creek into water and mud up to his waist by the side of the roadbed and rescued Lon O. Purcell, fireman of the engine, who was seriously injured and in danger of drowning until saved by Mr. Newman.

President T. W. Appleby of the Ohio National Life reached his 50th birthday anniversary the other day. The home office men and a number of field workers who live in the vicinity of Cincinnati surprised Mr. Appleby by giving him a luncheon. Mr. Appleby has attained distinction as a company leader. He was formerly secretary of the Federal Life of Chicago and previous to that was secretary to the Central Life of Ottawa, Ill.

As a direct result of a newspaper clipping having reference to the probating of a will, W. P. Dodds of the Equitable Life of New York at Providence, R. I., recently delivered a policy of \$100,000 for inheritance tax purposes. This shows the desirability of a man keeping his eyes open for every possible means to increase his business.

E. M. Frazer, associate general agent of the Connecticut Mutual in New York, is endeavoring to interest life insurance general agents and managers in a "Keep Coolidge" organization and to that end has sent out invitations to all general agents and managers in New York to attend a luncheon to be held Thursday, Oct. 9.

Charles E. Townsend, one of the best known and liked life men in the New England territory and for 26 years a general agent for the Equitable Life in Boston, observed the 30th anniversary



of his connection with that company by giving a dinner to his associates in the "Beehive Agency" last Saturday evening. The guests, numbering some 125, repaid their happy but embarrassed host by many touching and sincere references to their friend and associate.

The guests included the following home office men: Vice-President J. V. E. Westfall; Second Vice-President William J. Graham; W. J. Fitting, agency supervisor; and Harry S. Gierhart, inspector of agencies. The development of the agency as outlined briefly by A. C. H. Walker, following the dinner, indicated its steady growth. Mr. Walker stated that the agency has, since its organization 30 years ago, brought to the Equitable the grand total of \$190,000,000 of new business, almost one third of which has been written during the past five years. The paid for business for the first nine months of this year totaled \$6,019,273 with net premiums collected of \$253,204.

A banquet was held in Hartford last Saturday in honor of Winslow Russell on his completion of 20 years as an officer of the Phoenix Mutual Life. He was presented by the field men with a Tiffany Elliott hall clock. In addition to this, the managers and agents of their own volition planned a 20 day campaign for new business with the slogan "Hustle for Russell."

Arthur M. Collins, financial vice president, was toastmaster. The speakers were: John M. Holcombe, chairman of the board of directors; Henry M. Kohn, a veteran manager of the company, and A. A. Welch, president. Mr. Welch presented Mr. Russell with a traveling bag and a traveling set as a tribute from the officers and directors of the company. W. W. Williamson presented the clock as a tribute from the managers and men in the field.

The crack Pan-American Life band, which has gained quite a record in New Orleans by playing in many of the civic affairs and charitable movements, will be present at the banquet of the American Life Convention next week in New Orleans.

The band is composed exclusively of employees of the Pan-American Life and is one of the best amateur musical organizations in the city. Charles J. Mesman, manager of the editorial department of the Pan-American Life, is business manager of the band. The band is composed of 20 members.

The Western States Life has just paid the first death claim which has ever occurred on any policy written by Sam Sadowski, twice president of the company's \$100,000 Club. He has been with it over four years, during which time he has produced in excess of \$3,000,000 of new business and during all that time not a single claim has resulted. The present claim is for \$2,000 and the policy had been in force not quite two years. Mr. Sadowski is now away from headquarters and perhaps the break in his remarkable mortality record may be looked upon as a penalty for taking his first real vacation in a number of years.

Vice-President Glenn F. Claypool of the Continental Assurance of Chicago will start in a few days on a trip to the Pacific coast in the interest of his company.

With a total of 235 policies, amounting to \$410,000 R. Keith Charles of Timmonsville and Florence, S. C., broke all former records in the number of insurance applications written in any one month, although his record has since been beaten.

The applications were written in September and top by 14 the former world record held by Dan V. Edmundson of Birmingham, Ala.

Mr. Charles is an agent for the Mutual Benefit Life, under M. M. Lattison of Anderson, S. C., general agent, and set out a month ago to establish a new world's record. An interesting feature of the accomplishment is the fact that more than 40 per cent of the applicants

## Hit Him Where He Lives!

When Daddy says he has been thinking about some sure method of building an educational fund for Roger, or a savings system to provide a start in business for Luther, or a musical education for Marguerite, or possibly a dowry for Dorothy

Lincoln National Life men have the plan to present.

It is the new JUVENILE POLICY written on the lives of children from one day old up to 14 years.

Issued as Terminal Endowments, maturing at ages 16 to 20, inclusive, or as a Twenty Pay Life or Twenty Year Endowment.

The full face value of the policy is reached on the anniversary of the policy on which the insurance age of the child is 5 years.

Waiver of further premiums in event of the death or disability of the father may be provided by the Payor Insurance feature.

The father (or other person paying the premiums) controls the insurance estate until the child is 21 years of age.

In event of the death of the child the policy is payable to the father.

No limit is set as to maximum amount.

This new JUVENILE POLICY completing the kit of service tools for Lincoln National Life agents makes it pay to

LINK UP WITH THE LINCOLN



## The Lincoln National Life Insurance Company

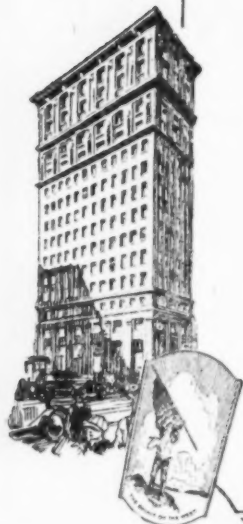
"Its Name Indicates Its Character"

Lincoln Life Building

Fort Wayne, Ind.

Now More Than \$325,000,000 In Force

## Home Office Service



After you have your prospect all enthused—

And you made out his papers and sent them to the home office—

Isn't it a grand and glorious feeling to get the policy by return mail?

WEST COAST LIFE'S Home Office gives that kind of service regularly.

**WEST COAST LIFE**  
INSURANCE COMPANY  
HOME OFFICE—SAN FRANCISCO

The only company on the Coast carrying Group Insurance

NU-4

## Shortening The Selling Process

OUR SYSTEM of obtaining "leads" for our Agents has been cited as one of the most successful in operation.

This service is part of our comprehensive program of Home Office cooperation which is of genuine practical value to our men in the field. Service to policyholders is also the best kind of service to Agents. Our Policyholders Service Department offers, among other things, the health service of the Life Extension Institute free of charge.

For information concerning Agency opportunities, address:

T. LOUIS HANSEN, Vice-President

**The Guardian Life Insurance Company**  
OF AMERICA

Established 1860 under the Laws of the State of New York  
Home Office: 50 Union Square, New York

**"SAFE AS A GOVERNMENT BOND"**  
**The OHIO STATE LIFE**  
LIFE, HEALTH, ACCIDENT AND MONTHLY INCOME INSURANCE.  
SEE → LATEST POLICIES AND AGENCY CONTRACT FOR FACTS  
Openings Ohio, Ind., Ky., Mich., W. Va., Tex. and Okla. Write Columbus

"The Capitol Life Insurance Company desires to obtain the services of good, reliable agents in all unoccupied territory. Please address the company for further information."

**The Capitol Life Insurance Co. of Colorado**

Clarence J. Daly, President  
Denver, Colorado



## Ninth in the U. S. A.

In 14 years this Company developed an accident and health business that placed it in 9th place among all the companies of the United States in amount of disability claims paid. And it is now making equal progress in the development of the Life Insurance Department.

**BUSINESS MEN'S ASSURANCE COMPANY**  
W. T. GRANT, President KANSAS CITY, MISSOURI

A text book for beginners, a review book for experienced men, a book that every life insurance man should have—Jacob A. Jackson's "Easy Lessons in Life Insurance." \$1.50, including Quiz Book supplement. The National Underwriter, 1362 Insurance Exchange, Chicago.

paid the first premium at the time the application was taken.

September in that state was a very rainy month, and the heavy rains made it extremely difficult for Mr. Charles to get about. Had the weather conditions been favorable he believes he would have written around 300 applications, running to approximately \$500,000.

The Minnesota Mutual Life agents produced \$3,947,000 new business in September which was set aside in honor of Second Vice-President O. J. Lacy, who is head of the agency department. The best previous September was \$2,588,000.

Jack Wilson, general agent at Houston, Tex., had a remarkable record in number of examined applications. He personally wrote 247 examined cases for \$1,291,000. Since joining the Minnesota Mutual in June, he has written \$1,895,000 of examined business.

Charles F. Hibbard, Jr., a representative of the Northwestern Mutual Life in the Detroit Agency, at a meeting of the Wisconsin Alumni Club of Detroit was elected its president for the ensuing year. The organization consists of all the alumni of Detroit.

Harvey W. Drake, 92, oldest policyholder of the Northwestern Mutual Life, and also the oldest printer, oldest druggist and oldest charter member of Independence Lodge, F. & A. M., died at his home in Milwaukee after a short illness. Milwaukee had a population of 8,000 when he went to that city in 1844, after an ox team trip from Buffalo, where he was born. When the Northwestern Mutual Life was organized, he was among its first policyholders and at the time of his death was easily the oldest policyholder of the company.

Jack Wilson, general agent for the Minnesota Mutual Life at Houston, Tex., closed September with a total of 240 applications sent to the home office which aggregated \$1,290,000. These applications were all examined during the month. The "Daily Court Review" says regarding Mr. Wilson:

Life insurance as viewed by Jack Wilson is a thing of enormous economic value to the country—it is a vast constructive force exerted along thrift lines, and it is far reaching in the effects of its service. And he further claims that while these things are true as applying to the public generally, of insurance companies and their representatives it can be said they have absolutely nothing

to offer but service. However, service as applied to life insurance means many things.

First, there is the service the intelligent and conscientious agent never fails to render when discussing a policy with a possible client, and this is indeed of paramount importance, for unless properly rendered there is a possibility of future regret. The company itself must render a great service to the insured in the way of proper management and judicious, conservative investments in order to insure the greatest earnings for a policy—because a life insurance policy is nothing but an investment for future returns. Last must be the service of prompt handling when a contract between the company and the policy holder has matured.

John D. Sage, president of the Union Central Life, is chairman of the electoral council of the Young Men's Christian Association in Cincinnati this year. This council selects candidates who will stand for election as directors in the organization. Mr. Sage is prominently identified with the work of the association in Cincinnati.

Paul L. Woolston, well known actuary of Denver, Colo., died at Seattle, Wash., following a brief illness, of pneumonia. Mr. Woolston had been in the insurance business over a quarter of a century, entering the actuarial department of the New York Life two years after his graduation from Wesleyan University in Connecticut in 1897.

After a short experience with the New York Life, Mr. Woolston entered the service of the Spectator Company, where he compiled its life insurance statistical publications. He later became assistant actuary of the Hartford Life, and for a time was manager of the Louisiana National Life of New Orleans. Since 1906, he has been a consulting actuary with headquarters at Denver.

J. Edward Norton, general agent for the Missouri State Life at West Plains, Mo., was recently elected president of the West Plains Chamber of Commerce. Mr. Norton is attached to the Southern Missouri Agency of the Missouri State Life. He has been with the company for three years and that little town of less than 3,000 persons he has been averaging better than \$250,000 of paid-for business every year. He has been a member of the Quarter Million Club the past two years and is on the eve of qualifying for the Havana trip.

## LIFE AGENCY CHANGES

### CENTRAL LIFE APPOINTMENTS

Des Moines Company Announces General Agency Changes at Several Important Points

The Central Life of Des Moines announces the following changes in agencies:

O. A. McFarland, field superintendent of the New York Life at Spokane, Wash., takes the general agency of the Central Life at Davenport, Ia.

R. C. Caldwell, superintendent of the Toledo Travelers becomes general agent at Decatur, Ill.

### September Sets Record

A. M. Shannon of Tulsa, Okla., formerly with the Bankers Life, takes the Omaha agency.

R. H. Pence, formerly with the Volunteer State Life, and previously with the Bankers Life, takes the general agency at Fort Worth, Tex.

September closed with the largest business for that month in the history of the organization. October is "Miller Month," in honor of President Miller. The Central Life is planning a "School of Instruction Trip," for next August, probably with Denver and the Yellowstone as objectives.

### NEW APPOINTMENTS ARE MADE

Equitable Life of Iowa Announces New General Agents in Three of Its Important Cities

Floyd R. Miller has been appointed general agent for the Equitable Life of Iowa at Omaha, Neb., to succeed the Wallace & Wallace agency at that city. Hugh E. Wallace, who becomes district agent in the Omaha agency, has resigned from his duties as general agent in order to devote more time to personal production. George M. Wallace of the retiring firm has left the company to take advantage of an offer in another line of business. Mr. Miller, the newly appointed general agent, has been district manager for the past four years at Decatur and Quincy, Ill., for the Equitable Life of New York. He was previously connected with the First Trust and Savings Bank of Chicago.

Rollin M. Thompson has been appointed general agent for the Equitable Life of Iowa at Louisville. Mr. Thompson has had five years' experience in the life insurance business and has been connected with several large companies, having recently resided at Fullerton, Cal. Col. W. B. Pace will continue as



special representative of the company in the same community.

George L. Maltby, a life insurance representative with several years' experience, has been appointed general agent at Topeka, Kan., for the Equitable Life of Iowa. Mr. Maltby has been with the Metropolitan Life for nine years, rising in that time from personal solicitor to assistant superintendent at Kansas City, Kan. He is making this change in order to build an organization for himself.

#### Charles I. Nordstrom

In order that Agency Manager V. C. Curtis of the Equitable Life of New York in Chicago, may concentrate his time on the building of a larger city organization, he has relinquished the supervision of northern Illinois and outlying territory. Charles I. Nordstrom of the St. Paul agency of the Equitable has taken charge of this department. He has been with the Equitable for nine years, having served as agency manager at Duluth, and also assistant to W. W. Klingman of St. Paul. Mr. Nordstrom will have his headquarters at 451 Peoples Gas building, Chicago. New agency offices for Mr. Curtis have been arranged in the Straus building.

#### W. I. Easily

The Bankers Life of Iowa has appointed W. I. Easily agency manager at Minneapolis, Minn., to succeed W. R. Hinman, resigned. Mr. Easily was formerly a college professor but started as a part time salesman for the Bankers Life five years ago. He soon gave his full time to life insurance and for two years has been agency supervisor of the George R. Craft agency at Cleveland, O. The Minneapolis office is one of the important posts of the Bankers Life.

#### Equitable's Northwest Changes

The Equitable Life of New York has established a number of new branch and district offices in Minnesota, under Manager W. W. Klingman of St. Paul. The field under his direction has been extended. Mr. Klingman took charge of the Sioux Falls, S. D. district, following the death of George R. Douthitt. This gives him jurisdiction and supervision over both the Dakotas, as well as Minnesota.

J. S. Murphy, formerly district manager at Fergus Falls, Minn., has been put in charge of the office at Minneapolis. A. J. Devitt, formerly assistant at Minneapolis, becomes manager at St. Paul.

#### T. N. Taylor and R. H. Walker

Thomas N. Taylor has resigned as general agent of the Provident Mutual Life in Baltimore and Robert H. Walker has been appointed sole general agent there. The business will continue to be known as the Walker & Taylor Agency, by which title the office has been known since 1879.

#### A. L. Cushman and W. A. Hewitt

Arthur L. Cushman has been appointed general agent of the Northwestern Mutual Life for Maine, with headquarters at Portland, succeeding William A. Hewitt, who was transferred to the newly created Oakland, Cal., general agency. Mr. Cushman has represented the Northwestern Mutual as agent and district agent at Brockton, Mass., for more than 20 years. Mr. Hewitt will have 11 counties or so in an important section.

#### Ellis-Holland Company

The Ellis-Holland Company of Des Moines has been made general agent for the Security Mutual Life of Lincoln, Nebr., for the state of Iowa. The Ellis-Holland agency has devoted its energies in the past wholly to the fire insurance field.

The new life insurance department will be under the direction of Harry

Treuhof, who has had much successful experience in the life insurance field.

#### Fred Israel

Fred Israel has been appointed an agency manager in the Chicago district by the Equitable Life of New York, effective Oct. 1. Mr. Israel has been with the Equitable for many years and for several years has been an assistant manager with the Kellogg Agency. He will make his headquarters in the Equitable offices in the Peoples Gas building.

#### W. E. Cummings

The Great Republic Life announces appointment of W. E. Cummings as general agent for the state of Arizona, with temporary headquarters at Yuma, to

which city Mr. Cummings has removed from Los Angeles. He has been connected with the Great Republic for the past seven years as a personal producer, in which capacity he has achieved a splendid record. Mr. Cummings is well known in Texas and throughout the middle west, as well as on the Pacific Coast, in insurance circles, having devoted 25 years to this work.

#### Travelers Makes Shift

Emil H. Frank, field assistant in the life, accident and group department of the Chicago branch office of the Travelers, has been placed in charge of the Wilson avenue agency branch at Chicago, succeeding Assistant Manager Louis J. Fohr. Mr. Fohr will hereafter

be connected with the Chicago branch in the Insurance Exchange building.

#### St. Louis General Agents

Vice-President William Koch of the Royal Union Life of Des Moines announces the appointment of Merle E. Campbell and Edwin F. Konering as general agents at St. Louis.

#### Life Agency Notes

The Ohio State Life has placed two more women on its staff, Mrs. Julia C. Young of Amadore, Mich., and Miss May Belle King of Dallas, Texas.

J. Hattenback, agency organizer, transferred from the Sioux City territory of the New York Life, has established district offices at Waterloo, Ia., to develop the northwestern Iowa territory.

Roy F. Homer, circulation manager of

## Not a Commodity, But a Service

AN ambitious broadcaster lately held forth in New York on the subject of church advertising. He seemed to consider religion as a commodity which the churches had to "sell," and to think that success was a mere matter of salesmanship.

Life insurance has latterly fallen into the same grotesque error. Companies and agents are more and more talking about the "sales organization," "salesmanship," and "selling" life insurance. People sometimes get infatuated with a word, and "salesmanship" is just now a favorite word.

The Gospel is not a commodity, and the church has nothing to sell. Life insurance is not a commodity, and the agent has nothing to sell.

The Gospel of the churches and the Gospel of life insurance teach right ways of living, teach duty, and duty is a very broad word, meaning in both the church and in life insurance pretty much the whole duty of man.

The church strives to render service. So does life insurance. Certainly the life insurance agent does not "sell" a commodity. He persuades men to enter into contracts with their fellow-men, through a responsible corporation, in order to protect their families in case of their own premature death, and in addition to protect society, to teach good citizenship, and to save money for themselves if they live long.

Persuading a man to provide for his family and his own old age, or to open a savings-bank account, is not "selling" him anything. It is doing him a service. If he accepts your service he at once becomes a better husband and father, a better citizen, and a happier man.

A mutual life insurance company is truly a public service corporation. Its business is to preserve and conserve through that co-operation which lies at the very heart of a free society and an orderly government. Life Insurance struggles against the world's general disposition to waste—to waste property, to waste life; it saves for the community quite as much as it does for the individual.

When an agent for the New York Life attempts to "sell" you a policy tell him he doesn't know his own business, that he is missing the fine flavor of his own profession. We have nothing to "sell" you. We have a great service to render; and any agent of the Company will be very glad to talk with you about that service.

NEW YORK LIFE INSURANCE COMPANY

DARWIN P. KINGSLEY, President

## NORTHERN STATES LIFE INSURANCE COMPANY

Minneapolis, Minn.

F. W. DALTON, President

Write Home Office  
Exceptional Contracts. Some Choice Territory

EDW. G. SOUBIER  
President

Age of this  
Institution—  
14 Years!



CHAS. W. FOLZ  
Secretary

Life Insurance  
in force  
more than  
\$74,000,000

WHY?

**PUBLIC SAVINGS INSURANCE CO.**  
Public Savings Building : : : Indianapolis, Indiana  
PROTECTION FROM AGE 1 DAY TO 65 YEARS



OLDEST KANSAS  
COMPANY

## THE CENTRAL LIFE INSURANCE COMPANY

FORT SCOTT KANSAS

Agency Openings  
in KANSAS and MISSOURI

## THE PEERLESS LIFE INSURANCE COMPANY

OF KANSAS CITY, MISSOURI

WANTS GENERAL AGENTS FOR HANNIBAL, KIRKSVILLE, CHILLICOTHE, ST. JOSEPH AND ROCKPORT

**LIFE ACCIDENT HEALTH**

## Insurance Stocks BOUGHT SOLD QUOTED

Can deliver control of two Life and one Fire Insurance Co. (Personal interview only.)

**SMITH, HARDY & COMPANY**

208 South La Salle Street

the Deseret News," Salt Lake City, has been appointed city manager for the Rocky Mountain agency of the Kansas City Life. Mr. Homer has had previous insurance experience.

Jack Stinn and J. D. O'Connor have opened a new local agency at Neola, Ia., writing all lines of insurance. Mr. O'Connor is also district manager for the Bankers Reserve Life, with jurisdiction over several counties in the vicinity of Neola.

Robert D. Buchanan has joined the

Faltyssek & Lininger agency of the Equitable Life of Iowa at Chicago. Mr. Buchanan is a graduate of Chicago University and has been with the Underwriters Laboratories in Chicago for several years.

H. W. Jensen has been made district agent for the Mutual Trust Life of Chicago at Audubon, Ia. He has been with that company for a number of years at Ringstead, Ia., and will now have charge of several counties with headquarters at Audubon.

## EASTERN STATES ACTIVITIES

### CONNECTICUT INSURANCE DAY

All Branches of Business to Unite in Big Observance at Hartford in November

HARTFORD, CONN., Oct. 7.—Insurance executives of the state are planning an all-Connecticut "Insurance Day," to be held in Hartford in November, which will be the largest gathering of its kind ever held in Connecticut. Between 500 and 1,000 officials, agents and workers are expected to assemble here for the meeting, which is sponsored by all branches of the insurance field in this state. Insurance commissioners and supervisors and officials from other states will also be invited.

#### All Organizations Represented

A meeting was held recently, at which representatives of the Connecticut Association of Insurance Agents, the Connecticut Insurance Field Club, Connecticut Life Underwriters Association, and life, fire and casualty and surety companies were present, to formulate general plans. James L. Case of Norwich, former president of the National Insurance Association of Insurance Agents, was elected chairman and Donald G. North, president of the Connecticut Association of Insurance Agents, was elected secretary.

It was decided that the "Insurance Day" program would be divided into three sessions. There will be a general assembly in the morning, when all organizations will be represented and at least one speaker will talk on a subject of interest to all branches of insurance. In the afternoon group meetings will be held and topics of interest to the particular divisions discussed. The annual meeting of the Connecticut Association of Agents will also be held. The evening session will be given over to a banquet and addresses by nationally known insurance leaders.

#### To Be "Biggest Ever"

A meeting is to be held soon to decide on a definite day for the gathering and to complete plans. It is expected that the meeting will be at the office of Commissioner Howard P. Dunham, who is one of the sponsors of the day and who is to co-operate in the plans. Subcommittees will be named and a tentative list of speakers submitted.

Chairman Case said that it is planned to make the event "one of the biggest and best ever held," which he said, "is easily possible, as Connecticut is the greatest insurance state and Hartford the greatest insurance city in the country."

#### Ohio Medical Directors' Meeting

The Ohio Medical Directors' Association will hold its next meeting at Marietta, Oct. 14. About 60 persons, including the medical directors of Ohio life insurance companies, medical examiners and field men are expected to attend.

#### Raps Preachers Who Sell Insurance

Clergymen who are part-time life insurance agents, or in fact salesmen of any kind, were vigorously denounced at the Methodist Protestant Conference of New Jersey held at Westville, N. J., by Clifford S. Kidd, president of the conference.

### BOOKSTAVER'S AGENTS MEET

Three Clubs of the Big Agency Held Annual Round-up in New York City Last Week

NEW YORK, Oct. 7.—Two interesting speakers from out of town were on the program offered by Joseph D. Bookstaver to the members of the \$250,000, \$200,000 and \$100,000 clubs of his agency, at a gathering held at the Hotel Pennsylvania last week. These speakers were Charles E. Bent of Los Angeles and Sidney Ribman of El Paso, Tex., both of whom are Travelers agents returning from the Quebec convention.

Charles E. Bent said that every prospect should be impressed with the fact that the agent expects to devote his entire life to the life insurance business and in giving service to his customers. It is only by giving this impression that his confidence can be gained and that he can be persuaded to absolutely entrust his insurance affairs to the agent. He explained how in his own case he had interested a man in a \$10,000 policy 18 years ago and has since written him for another \$10,000, a \$20,000 and a \$40,000 and later when a stroke of business had made the policyholder a wealthy man he wrote an additional \$200,000 on a 20 payment life to cover inheritance taxes.

He said, "The relationship of client and broker is the big thing in life insurance salesmanship. Fundamentally the thing to do is to fill needs. After the coverage has been arranged your responsibility has only started."

Mr. Ribman told how he had come all the way from El Paso in 1923 to take the life insurance training course at the New York University and how well worth while it had been. He said he believed he had cut off five years of the school of experience he would have had to go through to arrive at his present rate of production. He said that this of course was only a starter and not having the advantages of a post graduate course, such as offered by the Bookstaver Agency, he had endeavored to continue his life insurance education by reading all the literature he could get and subscribing for the Diamond Life Bulletins. He said that he had learned to keep his office records in an intelligent way so that he knew each day just whom he was to see.

Julius G. Feit of the Bookstaver Agency was called upon to explain the good that had been done when he was persuaded to institute a real system in filing the names and records of his prospects and customers. He told how much difference it made in his life insurance production until now he has become an enthusiast over system.

The presidents of each of the clubs, who gained their position by leading in production (past presidents are not eligible) are as follows: William S. Kreiner, president \$250,000 club; Joseph Gladstone, president \$200,000 club; Harry Hyman, president \$100,000 club. There are 8 members of the \$250,000 club of 1924; 4 in the \$200,000 club, and 27 in the \$100,000 club. Others of the 130 agents who attended the meeting have qualified in previous years.

#### Is Printing Life News

The "Journal of Commerce" of New York, which heretofore has paid very



little attention to life insurance news in its insurance department, has evidently changed its policy for it is giving considerable life insurance information. Heretofore, it has confined its attention almost exclusively to fire and casualty insurance.

The "Journal of Commerce" has assigned Edward G. Connelly, who has been on the staff of the paper for some time, to cover life insurance for the paper.

#### Seeks Review of Ruling

The Catholic Order of Foresters of Illinois has brought a bill in equity in the Massachusetts supreme court against Commissioner Monk to compel him to grant a license to continue to transact business in the state. The petition asked the court to review the commissioner's ruling against the order, asserting that the society is 100 percent solvent.

#### Life Men on Cleveland Committee

Life insurance is quite well represented on the insurance committee just announced by the Cleveland Chamber of Commerce. The membership of the committee includes C. R. Walker, general agent Penn Mutual Life; J. W. Pickard, Jr., superintendent of agencies, Mutual Benefit Life; E. M. France, general agent State Mutual Life; G. E. Corby, Aetna Life; George H. Olmstead, George H. Olmstead & Co.; C. R. Nesbitt, president, Commercial Travelers Life & Accident.

#### Shepherd Cleveland Speaker

Dr. R. P. Shepherd of Chicago was so well liked at the September meeting of the Cleveland Association of Life Underwriters that the Mutual Life agency invited him to address its October rally in Cleveland.

About 60 men from northeastern Ohio were present. According to Dr. Shepherd, the principal factors entering into every sale are the ideas of Protection, Pleasure, Pride, Profit and Prejudice. "What a man wants to buy is content-

ment and satisfaction. Paint your pictures in terms of a buyer's interest. When you talk to a prospect make yourself easy to listen to. Learn to stand in perfect ease and to talk with poise."

#### Reliance Conventions Closed

WHITE SULPHUR SPRINGS, W. VA., Oct. 8.—The Reliance Life closed its three-day regional convention of the eastern division today at White Sulphur Springs. Over 150 delegates were in attendance. This marks the close of the convention activities for the year. The home office representation included E. G. McCormick, general manager, Dr. O. M. Eakins, medical director, W. J. Snodgrass, assistant treasurer, J. N. Jamison, actuary, L. P. Gregory, assistant secretary, J. H. Layton, auditor agency accounts, L. A. Richardson, auditor, and Charles Suehina, secretary to the manager. The banquet was held Tuesday night at which Dr. A. Johnson of Philadelphia was the speaker. Vice-President Scott was unable to attend and a telegram was read expressing his regrets, also those of President Reed.

#### Opens Training School

A training school for a selected group of college men who desire to study professional life underwriting has been opened by the Charles B. Knight agency of the Union Central Life at New York, under the guidance of Assistant Manager James Elton Bragg, who has had broad experience in teaching life insurance salesmanship in New York University and other institutions. Mr. Bragg has chosen 15 students from over 200 candidates for his first class. The course of instruction will cover a period of six months, and will be carried on in conjunction with activities of the Knight agency. Lectures of the teaching staff will be supplemented by actual experience in life insurance salesmanship. The teaching staff of the agency is composed of Charles B. Knight, general manager; Preble Tucker, member of the New York bar, and legal and tax expert, and Mr. Bragg.

## IN THE MISSISSIPPI VALLEY

### BANK RECEIVER WINS CASE

United States Court of Appeals Has  
Handed Down Decision in Favor  
of the Creditors

Carl Vorlander, who was president of the First National Bank of Eureka, S. D., carried life insurance amounting to \$26,000 payable to his wife and children.

Mr. Vorlander killed himself. It was charged that the premiums of this insurance had been paid out of the bank funds and hence the contention was made that the proceeds should go to it. The receiver brought suit to recover the insurance money. Pending the outcome of the litigation, the insurance companies paid their money in escrow to the Minneapolis Trust Company.

The United States district court at St. Paul decided in favor of the bank and this has been sustained by the United States court of appeals. The interest earnings bring the amount up to \$30,000. This will make possible the payment of an additional dividend of 5 per cent to the bank creditors.

#### Make Voluntary Deposit

A delegation composed of the Supreme Council of the Sicilian Union & Mutual benefit, headed by its president, Judge B. P. Barasa, Secretary Jerry C. Priore and Treasurer Ferrara, appeared at the Illinois insurance department and made a voluntary deposit of \$75,000 of Illinois municipal bonds under the act to regulate and control the investment and safekeeping of the reserve fund of fraternal, and to enable societies of this kind to deposit a reserve fund securities in custody with the state.

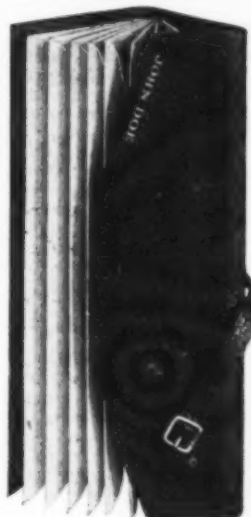
### FINISH KANSAS CITY COURSE

School Conducted by University of  
Pittsburgh Graduates 102—T. J.  
Opie Heads Class

KANSAS CITY, MO., Oct. 7.—The first Kansas City summer course of the life insurance school of the University of Pittsburgh closed Friday with the presentation of diplomas to 102 graduates, from five states. The officers of the class are Thomas J. Opie, general agent Berkshire Life, president; Theodore Sanford, National Fidelity, vice-president; Miss Margaret A. Stone, Massachusetts Mutual, Kansas City, secretary-treasurer. The organization carries the name "Kansas City Chapter, Alumni Association of Approved Life Insurance Schools." New members will be received who have received certificates from approved schools. Mr. Opie, president of the chapter, is secretary of the Kansas City Life Underwriters' Association.

A banquet was held Thursday night, at which Mr. Opie presided. Talks were made by Dean C. J. Rockwell and instructors, by A. E. Myers, president of the Life Underwriters' Association of Kansas City; R. H. Price of the National Fidelity Life; Elton Clark, manager Mutual Life; Charles L. Scott, manager Massachusetts Mutual Life, and others.

General agents and branch office managers, as well as the students, are enthusiastic over the school. It was arranged for only after the hardest kind of work by a group of life underwriters, informally gathered, George A. Lock,



## The Systeman Security Holder

makes an ideal Christmas gift. A high-class leather container with the recipient's name stamped in gold upon it, is certainly a nice way to "remember" your clients and friends—and they'll remember you when they need insurance service.

The Systeman Security Holder is designed to provide a place for insurance policies, bonds and other valuable papers. Your gift will be in service constantly. It will be a perpetual advertisement for you.

The Price is \$2.25.

There is a large size at \$3.15.

Liberal quantity discounts.

Send me the attached slip and look over the Holder.

**E. L. KAUFMAN**

Room 700, Austin Bldg.

111 W. Jackson Blvd.

Chicago, Ill.

Telephone Wabash 3933

I would like to examine a Systeman Security Holder. If I decide to keep it I will remit \$2.25 within ten days. If not, I will return the holder.

Name .....

Address .....

## Double the Business

with less than

## A Quarter of the Salesmen

A review of the decade in which this has been accomplished shows:

1. Increasing income to the salesman.
2. Decreasing cost to the buyer.
3. Dividend Increases in each of the last three years.
4. More co-operation with our salesmen than ever before through

Careful Selection      Required Training  
Scientific Supervision  
Direct-by-mail Advertising  
National Advertising

**PHOENIX MUTUAL  
LIFE INSURANCE COMPANY**

HOME OFFICE: HARTFORD, CONN.

First Policy Issued 1851

## Experts will help You close business as our GENERAL AGENT in Enid, Oklahoma

—and assist you to build up our general agency in this thriving city of Oklahoma.

Back of you also, will be the strength of our company—one of the most prosperous in the West, whose assets, in proportion to liabilities, are greater than those of any other large company in the same field, and whose insurance in force is in excess of \$125,000,000. Consider these facts of record, and the possibilities of immense future achievement. Can you qualify for a part in it all? You must be a man of great personal production, of financial responsibility of high social standing, and capable of earning at least \$10,000 per year.

If you merit this position, we will give you a contract direct with the home office, to include a liberal first year commission, a renewal commission, a collection fee, an office allowance and a business-development allowance.

Write us fully about yourself, now. Address K-40, c/o the National Underwriter. NOTE: We also have an unusually attractive, special contract for good salesman whose experience is limited.

### HOME LIFE INSURANCE CO

New York  
ETHELBERT IDE LOW, President

#### The 64th Annual Report shows:

Premiums received during the year 1923	\$ 7,446,853
Payments to Policyholders and their Beneficiaries in Death Claims, Endowments, Dividends, etc.	5,871,544
Increase in Assets	2,461,597
Actual Mortality 56% of the amount expected.	
Insurance in Force	247,373,219
Admitted Assets	46,656,222

FOR AGENCY APPLY TO  
W. A. R. BRUEHL & SONS  
General Managers  
Central and Southern Ohio and  
Northern Kentucky  
Rooms 601-606 The Fourth Nat. Bank  
Building  
CINCINNATI, OHIO  
HOYT W. GALE  
General Manager for Northern Ohio  
225-233 Leader-News Building  
CLEVELAND, OHIO

## MORE THAN 50%

of the business written by some of our larger agencies is a direct result of the Fidelity lead service. Our agents interview interested prospects—people who have written the Head Office for information.

Fidelity is a low-net-cost company operating in 40 states. Full level net premium reserve basis. Over Quarter of a Billion in force. Faithfully serving insurers since 1878.

### FIDELITY MUTUAL LIFE INSURANCE COMPANY, PHILADELPHIA

Walter LeMar Talbot, President  
A few agency openings for the right men

## DIRECTORY OF LIFE INSURANCE ILLINOIS

WYMAN & PALMER  
General Agents for Illinois  
BERKSHIRE LIFE INS. CO.  
of Pittsfield, Mass.  
105 So. La Salle  
CHICAGO, ILLINOIS

vice-president of the National Fidelity, doing much of the heavy work.

### Peoria Agency's Rally

The Peoria, Ill., general agency of the Northwestern Mutual Life had 100 agents and their wives at a one-day session last week. R. O. Becker, general agent, was host. Dr. G. A. Harlow, medical director, and M. H. O. Williams, assistant superintendent of agents, with J. P. Davies, educational director, were principal speakers. Bert Nelson, writing personal business, and Leon La Bounta, district agency business, reported policies aggregating \$500,000 each in the period to October 1.

### Group Cover for M. E. Ministers

At the annual session of the Des Moines conference of the Methodist Episcopal Church at Clarinda, plans were formulated for taking out group insurance for the 200 ministers belonging to the conference with an age limit of 65 years. The committee in charge recommended that the plan and terms offered by the Prudential be made the basis. The plan will go into force when 90 percent of the eligible group shall have subscribed for insurance. The amount is to be \$1,000 for each minister. The insurance is to be granted without a physical examination and in case of permanent disability before age 60 the insurance is to be paid while the beneficiary is living. One-half of the premium is to be paid by the minister and one-half by the church or organization employing him. Premiums are to be paid quarterly.

### National Reserve Life Building

Ralph Scammel, architect, has announced that the plans for the new home office building of the National Reserve Life of Topeka are about completed. The contract for the excavation and the foundation of the structure is to be let in a few weeks so that this work may be done during the winter and the base ready for the superstructure next spring. The building is to be ten stories high, partly occupied by the life company.

## IN THE SOUTH AND SOUTHWEST

### PREPARE "TWISTING" REPORT

Executive Committee of Richmond Life Underwriters to Submit It at Next Week's Meeting

RICHMOND, VA., Oct. 8.—The executive committee of the Richmond Association of Life Underwriters, which recently began an inquiry into an alleged twisting case in this city, known as the Baker-Royer case, has drafted a report and plans to submit it to the association for consideration at the meeting next Monday. The report deals with various angles of the case and embraces resolutions adopted by the committee which are designed to define in clear and unmistakable terms what constitutes unethical practices as regards the twisting of term policies, how far one agent may go in soliciting a case in competition with another, and just when a case is supposed to be actually closed.

In the case at issue, it will be recalled that A. O. Swink, Virginia manager for the Atlantic Life, charged that W. S. Drewry, general agent at Richmond for the Connecticut General, permitted an agent of the New England Mutual to twist a term policy written by the Atlantic Life to the Connecticut General after the Atlantic policy had been in force for a year.

Mr. Drewry countered with the charge that Mr. Swink originally twisted the policy from him after the policy was first written by the Connecticut General. At the same time, Mr. Drewry denied the allegation of Mr. Swink, con-

The building company is controlled by the officers and directors of the life insurance company and a part of the funds for the structure will be furnished by the insurance company on bonds issued by the building. It is understood that there will be a contract for the purchase of the structure later as the company grows and is enabled to make the purchase.

### Kansas Department Changes

William R. Baker, Kansas superintendent of insurance, has announced the resignation of Miss Inez Sheppard as assistant superintendent. John Smith of Rosedale has been appointed in her place. Miss Sheppard has been assistant superintendent since the latter part of the term of F. L. Travis and ever since Mr. Baker came into office. She started with the department as a clerk when I. S. Lewis was superintendent and has been with the department through the terms of Mr. Lewis, Carey J. Wilson and F. L. Travis and the first term of Captain Baker. She is to become secretary of the Union National Life of Kansas City, Kan., a new company organized on a stock with policy basis, which is now engaged in litigation with the department over the right to sell stock with its policies.

The new assistant superintendent is a lawyer and is now operating a printing establishment in Rosedale. He is an ex-service man, serving through the war with the 117th ammunition train in the Rainbow division. He has had some experience in accounting and very little with insurance.

### Agency Shows Gains

The Chicago department of the Equitable Life of New York reports that its paid-for-business in September amounted to \$3,600,000 which is an increase of \$325,000 over the total of September, 1923.

### Bowman Agency Leads

The DeForest Bowman agency in Chicago led the field for September with the Bankers Life of Iowa, with a paid for total of \$1,29,244. This is an increase of between 40 and 50 percent over September, 1923.

tending that the holder of the Atlantic policyholder decided of his own volition to drop it.

The report does not undertake to go into the legal phases involved in the controversy. These are left for Commissioner Button to decide. They center chiefly around the question as to whether or not the Connecticut General acted within legal bounds in changing its plans of reinstatement when the policyholder was reinstated in this company following a nine months' lapse period.

### Aetna Men Honor Alexander

Tennessee life agents of the Aetna Life celebrated the 19th anniversary of State Manager H. B. Alexander's connection with that office with a banquet at Nashville. A large number of agents from all parts of the state attended and talks were made eulogizing Mr. Alexander for his splendid service throughout these 19 years. A special drive is being made by the Tennessee agents, starting in September and continuing throughout October, to honor Mr. Alexander.

### Vanderbilt Insurance Course

The first course in life insurance salesmanship ever given at Vanderbilt University, Nashville, Tenn., was formally opened Monday night by an inspirational address by H. B. Alexander, state manager of the Aetna Life, for a number of years one of the leading writers of the United States, who spoke on the benefit of insurance to society.

The class is being taught by Frank M. See, general agent for Tennessee for

the Massachusetts Mutual Life and president of the Tennessee Life Underwriters. Enrollment can still be made and it is expected that many others will take up the work. The next address will be given by C. C. Dabney, former president of the Tennessee Life Underwriters Association.

### New Companies in Oklahoma

The Atlantic Life Insurance company of Richmond, Va., has been licensed in Oklahoma, with W. A. Marquis of Tulsa as general agent.

Application was made for admission by the Northwestern Life of Omaha. The insurance department will act upon it within the next week.

## PACIFIC COAST

### PENN MUTUAL'S COAST RALLY

Western Regional Convention at Los Angeles Regarded as One of Best Held This Year

LOS ANGELES, CAL., Oct. 7.—At the conclusion of the western regional convention of the Penn Mutual Life here last Thursday, the party from the home office, consisting of Ralph Humphreys, assistant to the vice-president; Dr. J. P. Hutchinson, medical director; Stewart Anderson, manager of bureau of field service; E. Paul Huttering, tax expert; Malcolm Adam, assistant supervisor; M. Louis Johnson, assistant actuary, and I. D. Roberts of the financial department, left for San Francisco and will continue their trip from that city to Seattle and Vancouver, B. C., returning east via the Canadian Pacific.

It is believed that the convention just held was one of the best of the various regional gatherings of field men which the company held, although the absence of William H. Kingsley, vice-president, was a deep disappointment. He was called east at Salt Lake City while en route to the convention on account of serious illness in his family. His place on the program, both at the opening session and at the banquet on Wednesday evening, was taken by George E.

## Capable Policy-Placers

can always find a satisfactory opportunity for work with this Company in good territory—men who can collect the premiums as well as write the application. Why not make inquiry now?

Union Mutual Life Insurance Co.  
PORTLAND, MAINE

Address:  
ALBERT E. WADE, Supt. of Agencies



Only high-type men and women can obtain contract to represent this company.

Open territory in Ohio and Minnesota. Interesting General Agent's contract direct with Company backed by real co-operation.

CLIFTON MALONEY President  
JACKSON MALONEY Vice-President  
A. MCKEY HOPKINS, Manager of Agencies

Home Office Building  
111 N. BROAD ST., PHILADELPHIA, PA.



Cryer, mayor of Los Angeles and a large policyholder of the Penn Mutual. With this exception the program was carried out as arranged.

In the prize contest on "Making the Approach," the first prize was won by A. O. Bauman of the Spokane agency, and the second and third awards were made respectively to Agnew F. Field and Benjamin F. Wise, both of the Los Angeles agency. The \$10 in gold for the best five-minute presentation of "How I write a large number of cases" was won by William M. Livingood. A prize of the same amount was awarded to Henry Siemens of the Los Angeles agency on "My Selling Plan," while a third prize, also \$10 in gold, was won by A. O. Bauman of the Spokane agency, on "How to Develop Prospects." An additional prize was awarded to Harry M. Walthew of Seattle for an excellent presentation on "My Selling Plan."

A feature of the banquet was the presentation to Agnew F. Field of Los Angeles of a handsome gold watch, the prize in the contest engaged in the first six months of 1924 by the Pacific Coast agencies, the prize being awarded to the leading personal producer in the agency paying for the largest volume of new insurance during that period. The banquet was attended by about 175 persons, including a number of prominent citizens of Los Angeles who are policyholders of the Penn Mutual. At the close of the convention the Western agencies challenged Los Angeles in a three months' contest, to begin Nov. 1, based on volume of paid-for production, the prize at stake to be a silver loving cup.

#### JOINS THE CALIFORNIA STATE

**Charles W. Helsner Becomes Coast Manager, With Headquarters in San Francisco**

SAN FRANCISCO, CAL., Oct. 8.—Charles W. Helsner, formerly vice-president and manager of agencies of the West Coast Life, who resigned that



CHARLES W. HELSNER

position last February to become actively engaged in industrial development in San Francisco and the Bay District, has returned to the life insurance profession and been made manager of the coast department of the California State Life of Sacramento with headquarters in San Francisco.

#### Two Companies Merged

The Nevada State Life of Reno, Nev., has merged with the Equity Life of Great Falls, Mont. The company takes the latter's name. The Nevada State was organized in 1916 and had in force only \$536,000. Its capital is \$100,975 and net surplus \$29,698. The Equity

was organized in 1917 and had insurance in force \$337,000.

#### Present Policies to World Flyers

An interesting incident to life underwriters in connection with the recent completion of the around the world flight of the American aviators was the presentation to each of them on their landing at Clover Field, Santa Monica, Cal., of a paid for application for a \$1,000 policy in the Equitable Life of New York. These applications were the personal gift of D. C. Kemp and Charles F. Langdon, agents of the Equitable in Los Angeles, to Lieuts. Lowell H. Smith, Leigh Wade, Erick H. Nelson, Leslie P. Arnold, Henry H. Ogden and John Harding, Jr. Messrs. Kemp and Langdon are members of the American Legion and it occurred to them that in no other way could they show a deeper spirit of appreciation of the remarkable feat performed by these army airmen in circling the globe than by presenting them each with a policy in the Equitable.

The applications were signed immediately following the landing at the point from which the start was made a few months ago and the medical examinations were completed the following morning. The Equitable Life writes aviators not engaged in stunt flying at a \$25 rating, so it is expected that the company will issue these policies, provided the medical examiner's report is satisfactory. Each of the men carries the full amount of \$10,000 of government insurance, with the exception of Lieut. Arnold, who carries \$3,000.

#### Canada Life Officials on Coast

R. G. McDonald, home office inspector of the Canada Life, who is on a trip to the Pacific Coast agencies of his company, was in Los Angeles last week, leaving for Santa Barbara and San Francisco Oct. 3. A. G. Mitchell, one of the superintendents from the home office of the Canada Life, also spent a few days in Los Angeles last week. Both of these gentlemen are continuing their trip north, visiting San Francisco, Portland, Seattle and Vancouver.

#### Life Insurance Sunday at Spokane

Sunday, Oct. 5, was very generally observed in Spokane, Wash., as Life Insurance Sunday. At the meeting of the Spokane Life Underwriters Association last week, a committee headed by John W. Greb was appointed to ask the pastors of the various churches to preach sermons on the subject where their programs permitted, but at least to mention the day in their announcements. While the lateness of the time made it impossible for many to comply with the request as to sermons, a great majority treated the subject in their announcements and there were a number of sermons.

Rev. Joel Harper, pastor of the Westminster Congregational Church and president of the Ministerial Association, devoted to it part of his sermon time and also wrote a splendid appreciation of life insurance which appeared in the local press. It is excellent canvassing material and the local association intends to have it printed for distribution among its members.

#### Up in the Air for Appleby

Manager H. E. Glassbrook of the Ohio National Life in Michigan is offering a unique prize. He will pay for a trip to Cincinnati by aeroplane to the agent writing the largest percentage of his individual quota, provided he is a member of an agency that writes at least 100 percent of its October quota. Mr. Glassbrook has coined the slogan, "Up in the Air for Appleby."

October is set aside by the agents to do honor to President T. W. Appleby.

## Provident Mutual

Life Insurance Company of Philadelphia  
Pennsylvania — Founded 1865

Over forty per cent of the new business of the Provident Mutual is upon the lives of old policyholders who not only evidence their satisfaction by insuring their own lives, but by recommending the Company to their friends.

Especially valuable to the agents of the Provident Mutual is the active good will of those whose Old Age Endowments have matured.

## EQUITABLE LIFE OF IOWA

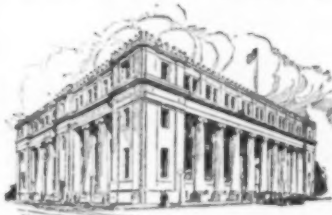
Now Occupies Its

**NEW 18-STORY  
HOME OFFICE BUILDING  
In Des Moines**



With increased facilities, it is now better prepared than ever before to render service to its policyholders, agents and friends.

## Over 1½ Million Policies Now In Force



Only four other life insurance companies in America have more policy contracts in force than this company. The following figures show its remarkable growth in the last ten years:

	Jan. 1, 1914	Jan. 1, 1924
Assets .....	\$ 7,804,230	\$ 40,113,271
Policies in Force.....	503,302	1,552,803
Insurance in Force...	73,455,636	351,149,583

Attractive opportunities open to competent agents in Ohio, Indiana, Kentucky, West Virginia, Pennsylvania, Michigan, Illinois, Missouri.

**The Western and Southern Life Insurance Co.**  
W. J. WILLIAMS, President CINCINNATI, OHIO

We have openings in Ala., Ark., Del., D. C., Fla., Ga., Ill., Ia., Kans., Md., Mich.  
Minn., N. M., N. C., Okla., S. D., W. Va. and Wyo.

## Our Agents Have A Wider Field— An Increased Opportunity

Because we have

Age Limits from 0 to 60.  
Policies for substantial amounts (up to \$5,000) for Children on variety of  
Life and Endowment plans, thus enabling parents to buy all of the Family's  
insurance on the Ordinary, i. e. Annual, Semi-annual or quarterly premium  
plan.  
Participating and Non-Participating Policies.  
Same Rates for Males and Females.  
Double Indemnity and Total and Permanent Disability features for Males  
and Females alike.  
Standard and Substandard Risk Contracts, i. e. less work for nothing.

## THE OLD COLONY LIFE INSURANCE COMPANY OF CHICAGO

B. R. NUESKE, President

## THE MUTUAL LIFE

The Mutual Life Insurance Company of New York has a  
record of EIGHTY YEARS of prosperous and successful busi-  
ness. It has passed through panics, pestilence and wars un-  
harmed, and to-day, as a result of eight decades of endeavor,  
offers financial strength, reputation, magnitude, leadership, and  
life insurance service.

Those considering life insurance as  
a profession are invited to apply to

## The Mutual Life Insurance Company of New York

34 Nassau Street, New York

## Insurance Record, 1923

New Insurance . . . \$ 96,148,025

Insurance in Force . . . 719,421,634

Increase of \$58,623,876 which is 61%  
of the New Business

## New England Mutual Life Insurance Company

of Boston, Massachusetts

## Northwestern National Life Insurance Company

Minneapolis, Minn.

Mutual.....Legal Reserve  
Assets.....\$16,666,178.00  
Surplus.....\$1,427,367.00  
Insurance in Force.....\$173,309,166.00  
The COMPANY has \$109.37 of assets for each \$100  
of liabilities  
Rate of Interest Earned, 1923.....6.20%  
Mortality, 1923.....41.3%

Liberal direct agency contracts available in Pennsylvania,  
Virginia, Southern Indiana, Southern Ohio, and Kentucky to  
men of ability and record of successful results in personal pro-  
duction and organization.

## IN THE ACCIDENT AND HEALTH FIELD

### CAPITAL HAS BEEN DOUBLED

### Kokomo Life & Accident Launches Big Expansion Program With Strengthened Condition

KOKOMO, IND., Oct. 7.—The capital stock of the Kokomo Life & Accident has been increased to \$100,000 from the original capitalization of \$50,000, it was announced following a meeting of the company's board of directors. The increased capitalization will enable the company to begin the development of its life insurance department, as authorized under its articles of incorporation. During the first year of the company's existence here, it made such a remarkably successful showing under the management of the secretary, W. E. Weller, in the purely accident and health insurance field, that the decision to enter the life insurance field was made enthusiastically by the board, it was said. Charles L. Hummel, as president of the company, has worked tirelessly for its success, directors said, and much of the credit is due him.

At the meeting Superintendent C. V. Haworth of the Kokomo school system was made a member of the board of directors, and Dr. L. M. Knepple became medical director, succeeding Dr. L. D. Robertson, who resigned in order to return to his former home and practice at Seymour, Ind.

The company has established agencies throughout northern Indiana, including Elkhart, South Bend, Fort Wayne, Huntington, Wabash, Peru, Frankfort and Marion. Its "Labor Leader" policy is the one which has proved the most attractive to the public. This policy, it is said by officers of the company, has no equal in the field of workingman's insurance, since it gives practically a full coverage to the insured person throughout the term for which it is written.

The policies which will be added to the company's line under the new program initiated by the board of directors at their meeting will include straight life, endowment, 20-payment and term. With the addition of these forms of insurance, the company will be in position to sell any form of life, health and accident policy extant. The officers are: Chas. L. Hummel, president; Dr. L. M. Knepple, medical director; W. E. Weller, secretary. The directors include John B. Duret, W. W. Dimock, Geo. L. Bonham, Harry Broadlick, C. V. Haworth, L. C. Gifford, L. H. Scott, Hal C. Phelps.

### Starts Interstate Contest

The health and accident department of the Mutual Life of Illinois has started an interstate contest, with teams entered from Illinois, Indiana, Missouri and Iowa. The contest runs from Oct. 6 to Nov. 15. Five prizes, ranging from \$25 to \$750, are offered to the high men on each team and three extra prizes to the high men of all states.

### Discuss Conference Meeting Place

No meeting of the executive committee of Health & Accident Underwriters Conference has been held as yet, to decide on the place for the next meeting of the Conference, but it has practically been decided as a result of informal discussions that the midsummer meeting next year will again be held at the Edgewater Beach Hotel in Chicago and the mid-winter meeting at some other city, which has not yet been decided upon. The members of the Conference were so well pleased with the Edgewater Beach as a summer meeting place that they were practically unanimous in their desire to return there again next year.

### Posts Accident Record

The Ohio State Life has posted in its offices at Columbus clippings taken from Columbus newspapers in one week, which

show 44 persons killed and 145 injured in accidents. This, the company says, is a telling argument in favor of both life and accident insurance.

### Many Accidental Death Claims

One company writing both accident and life insurance business, but with the greater part of its business in the former class, has experienced an unusual run of accidental death claims in the past few months in its life department. Since the middle of the year, there have been more claims of that sort in the life department than in the accident department, although the latter has many more policies outstanding. All of the claims seem to be of a legitimate character, and no explanation can be offered for the fact that they have bunched up as they have in the past few months.

### NEWS OF LIFE POLICIES

New Policies, Premium Rates, Dividends, Surrender Values and all Changes in Policy Literature, Rate Books, etc. Supplementing the "Unique Manual Digest," published annually in May at \$3.50 and the "Little Gem" published annually in April at \$2.00.

### RATES ON RELIANCE POLICY

### New Convertible Form Carries Term Rates for First 5 Years and Ordinar- ary Thereafter

The Reliance Life has published the rates on its new five year term automatic convertible policy which was recently announced. This is a five year term policy which is automatically converted without action on the part of the insured, at the end of the five year period to an ordinary life special non-participating policy at the then attained age. Also the policy may be converted without evidence of insurability, within the five years, to any life, limited pay, or endowment form. Only standard risks will be written and the amount will be limited to a minimum of \$2,000 unless the applicant pays the medical fee. Annual rates for the new form are as follows for \$1,000:

Age at Issue	Without Dis. 1st 5 After 5		With Waiver 1st 5 After 5		With Income 1st 5 After 5	
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
20.....	8.02	15.10	8.20	15.28	9.27	16.35
21.....	8.07	15.48	8.25	15.66	9.36	16.77
22.....	8.13	15.88	8.32	16.07	9.46	17.21
23.....	8.18	16.29	8.38	16.49	9.56	17.67
24.....	8.24	16.73	8.45	16.94	9.66	18.15
25.....	8.32	17.19	8.54	17.41	9.79	18.66
26.....	8.39	17.68	8.62	17.91	9.91	19.20
27.....	8.46	18.19	8.70	18.43	10.02	19.75
28.....	8.55	18.73	8.80	18.98	10.16	20.34
29.....	8.64	19.30	8.90	19.56	10.30	20.96
30.....	8.74	19.91	9.01	20.18	10.46	21.63
31.....	8.84	20.57	9.12	20.85	10.61	22.34
32.....	8.96	21.28	9.26	21.58	10.80	23.12
33.....	9.08	22.05	9.40	22.37	10.99	23.96
34.....	9.22	22.96	9.55	23.29	11.19	24.93
35.....	9.38	23.91	9.74	24.27	11.44	25.97
36.....	9.56	24.93	9.94	25.31	11.70	27.07
37.....	9.77	25.99	10.17	26.39	11.99	28.21
38.....	9.99	27.12	10.42	27.55	12.31	29.44
39.....	10.23	28.32	10.69	28.78	12.65	30.74
40.....	10.50	29.59	11.00	30.09	13.03	32.12
41.....	10.85	30.93	11.38	31.46	13.48	33.56
42.....	11.24	32.36	11.81	32.93	14.00	35.12
43.....	11.67	33.87	12.29	34.49	14.56	36.76
44.....	12.16	35.48	12.83	36.15	15.19	38.51
45.....	12.72	37.20	13.44	37.92	15.90	40.38
46.....	13.37	39.02	14.16	39.81	16.72	42.37
47.....	14.09	40.95	14.94	41.80	17.61	44.47
48.....	14.92	43.01	15.85	43.94	18.63	46.72
49.....	15.85	45.22	16.87	46.24	19.78	49.15
50.....	16.89	47.55	18.00	48.66	21.04	51.70
51.....	18.05	50.04	19.27	51.26	22.46	54.45
52.....	19.35	52.70	20.69	54.04	24.04	57.39
53.....	20.79	55.53	22.27	57.01	25.79	60.53
54.....	22.41	58.57	24.05	60.21	27.76	63.92
55.....	24.21	61.81	26.03	63.63	29.95	67.55
56.....	26.20	65.34	.....	.....	.....	.....
57.....	28.42	69.17	.....	.....	.....	.....
58.....	30.87	73.35	.....	.....	.....	.....
59.....	33.60	77.91	.....	.....	.....	.....
60.....	36.63	82.95	.....	.....	.....	.....

### Federal Life

In announcing the new program of the Federal Life, the rates of the company's new endowment at age 65, 20-payments were given in The National Underwriter.



but the contract was referred to as an endowment at \$5 instead of 65.

The company is also writing income disability up to \$250 a month to first class male risks, but is limiting the amount of its income disability issued to women to \$25. The limitation applies only to female and not to male risks.

#### Bankers Life of Iowa

The Bankers Life of Iowa has issued a new paid-up at age 65 policy, issued in multiples of \$5,000 and with that as a minimum, the rates being unusually low. The company has been issuing a paid-up at age 70 form, which has met with a great demand, and this new policy will add to that line. The rates per \$5,000,

without the disability or indemnity provisions, are as follows:

Age		Age	
20	\$ 80.60	36	135.55
21	82.70	37	141.30
22	84.95	38	147.45
23	87.35	39	154.15
24	89.85	40	161.40
25	92.50	41	169.25
26	95.30	42	177.75
27	98.30	43	187.10
28	101.45	44	197.30
29	104.80	45	208.50
30	108.40	46	220.90
31	112.20	47	234.65
32	116.25	48	249.95
33	120.60	49	267.05
34	125.25	50	286.35
35	130.20		

## WITH INDUSTRIAL MEN

### NEWS FROM THE PRUDENTIAL

#### Some of the Activities of the Hustling Men Out on the Firing Line

Agent Michael J. McDermott, who is now completing his second year of service as an agent at Portland, Me., for the Prudential, has an excellent record for the current year. His industrial showing gives him a prominent place upon the "Weekly Record" and his ordinary results are very gratifying.

Business, Prudentially speaking, seems to be picking up in Salt Lake City, Utah, and there is every indication that Superintendent William D. Brown will close the fourth quarter with commendable results.

Superintendent Charles I. Craig of the Pasadena district, despite his many insurance activities, outside as well as within the district, shows that he still has time to write an occasional application. One for \$50,000 has just been received.

Agent Charles J. Muller of Los Angeles No. 1 is living up to the reputation he established last year as an ordinary producer, he now having passed last year's figure.

Agents William J. Fisher, Des Moines, Ia.; Clarence W. Sayers, Kansas City, Kan., and William A. Morris of Topeka, Kan., have been made assistant superintendents in their respective districts.

Agent Ernest F. Pratte, of St. Louis No. 2, is doing very fine work in the writing of industrial business. He has made steady and persistent progress this year, and there is every evidence that he will maintain a prominent place among the leaders of Division L.

Charles E. Rowlett, assistant superintendent in Louisville, Ky., district, has accepted a position of higher responsibilities in the superintendency of the New Orleans, La., district. He takes the place made vacant by the transfer of Superintendent J. S. Christy to Nashville, Tenn.

A new assistant superintendent to Division "N" is welcomed to the New Orleans district. He is Charles W. Funk, formerly of the Los Angeles No. 1 district.

Harold B. Curtis is promoted to assistant superintendent in Atlanta, Ga., and Rives C. Stiles in Birmingham, Ala.

Assistant Superintendent Ignazio Sciacchitano of the Brooklyn No. 11 district, leads Division B in lowest gross arrears percent. He is being followed closely by Assistant Superintendent Harry L. Schlanger of the Brooklyn No. 8 district.

Agent Richard J. O'Connor, of the Waterbury, Conn., district, leads the Division B agency staff in lowest gross arrears percent.

Agent Edmund W. Holroyd, of Jamestown, N. Y., has been promoted to assistant superintendent.

The Ithaca, N. Y., district can well boast of its ordinary workers. The superintendent, J. P. McNamara, sets a stiff pace for his men by his large personal writings. He holds the leadership of Division H in proportionate results. His position is No. 5 in the company. Assistant Superintendent David J. Flynn, and Agent Herbert F. Mulligan, both know how to close ordinary cases and hold second place in their division among their associates.

Assistant Superintendent George T. Ashenhardt, formerly located at Portsmouth, Ohio, detached from the Chilli-

cothe, Ohio, district, is transferred to the Canton, Ohio, district; and Henry C. Hensge, assistant superintendent at Lancaster, Ohio (Chilliothe, Ohio, district), was transferred to Portsmouth. To fill the vacancy created by these changes, Lawrence B. Halsey, agent in the Lancaster assistantcy, was promoted to assistant superintendent to succeed Mr. Hensge.

Agent William I. McClure of the Toledo No. 1 district, holds the enviable position of "pacemaker" in industrial leadership for 1924 in Toledo.

F. H. Handel of the Jersey City, N. J., district was recently promoted to an assistant superintendency in the same district, and likewise R. V. Burns in the Hoboken district.

A new assistantcy is to be formed in the Baltimore No. 1 district. It will be placed in charge of I. Newton Cox, Jr., whose appointment as assistant superintendent takes effect the same date.

Rives C. Stiles was promoted to assistant superintendent in the Birmingham, Ala., district, beginning Sept. 29. He was an agent in the same district.

A joint meeting of the two Indianapolis staffs was held recently, at which Superintendent G. S. Wainwright of Indianapolis No. 1 served as chairman, and introduced Assistant Secretary W. R. Konow, who delivered a message of inspiration and encouragement from the home office. Announcement of the new plan of group insurance for Prudential employees was received with much applause.

The division "G" superintendents Association also met recently in Indianapolis. In addition to the 17 superintendents composing this organization, there were present Assistant Secretary W. R. Konow and Assistant Division Manager H. Baylis, Jr., from the home office, the latter substituting for Division Manager Thomas H. Girtanner, who was unavoidably prevented from attending the gathering.

#### Kansas Forfeiture Law Campaign Issue

The law passed by the 1923 Kansas legislature removing industrial insurance from the restrictions of the Kansas forfeiture law seems to be playing quite a prominent part in Kansas politics this year. When the legislature enacted the forfeiture law many years ago it was declared not to affect the industrial policies. Later the supreme court held that industrial insurance being life insurance came under the operation of the law and that the 30 days' notice had to be given to cancel one of these policies the same as ordinary life policies. The politicians are making speeches over the state declaring the amended law to be iniquitous because it removes the protection of the forfeiture law from the poorer classes of policyholders. They also charge that the companies which secured the enactment of the law paid a lawyer \$500 to tell the governor the amendment was proper and that the bill ought to be signed.

#### John Hancock Changes

The following have been promoted by the John Hancock Mutual from the rank of agents to assistant superintendents in the district of their service: Arthur J. Clairmont, Jr., Manchester (Laconia Det.); Raymond F. Cole, Salem, Mass.; Robert P. Hilliard, St. Louis 2; Alphonsus G. MacDonald, Malden, Conn.; Joseph S. Lecuyer, New Bedford; Cyrus G. Gulich, Pittsburgh 1; Milton A. Belisle, Webster; A. P. Burns, Detroit 1.

Promoted and Transferred—Leonard

S. Tenney, from agent at Waterbury, Conn., to assistant superintendent at Grand Rapids, Mich.

Assistants Transferred—Roland K. Robinson, from assistant at Manchester, N. H. (Dover Det.), to assistant at Framingham (Hudson); Allen J. Haley, from assistant superintendent at Pittsburgh No. 1, to assistant at Trenton, N. J.

Other Changes—Alphonsus G. MacDonald from agent at Malden, Conn., to assistant to superintendent at Malden.

#### Sherer Goes to Cleveland

Joseph P. Sherer, for 20 years manager of the Zanesville, O., branch of the Metropolitan Life, has been made manager in the Cleveland district.

#### President Place Stricken

President Dixon W. Place of the Conservative Life of South Bend, Ind., suffered a slight paralytic stroke Sept. 26 and for a few days the doctors despaired of his recovery. He has now rallied and he hopes to return to his desk by the end of this month.

Bert McDonald, who started with the Conservative as an agent at Logansport, Ind., Nov. 12, 1923, is made superintendent at Elwood, Ind. The following are the leaders for the year:

Joint Results: Superintendent C. W. Wester, South Bend, Ind.; Agent Joseph Martin, South Bend, Ind.

Net Placed Ordinary: Superintendent C. W. Wester, South Bend, Ind.; Agent Joseph Martin, South Bend, Ind.

Ordinary Increase: Superintendent C. W. Wester, South Bend, Ind.; Agent Joseph Martin, South Bend, Ind.

Monthly Increase: Superintendent C. W. Wester, South Bend, Ind.; Agent Carl Baschab, Hammond, Ind.

## NEWS OF LOCAL ASSOCIATIONS

### ELECTION AT LOS ANGELES

#### C. H. Hamilton of Pacific Mutual Heads Association—Good Speakers at Meeting

LOS ANGELES, CAL., Oct. 7.—About 250 members attended the dinner-meeting of the Life Underwriters Association of Los Angeles last week. President George W. Ayars, who had just returned from a trip to New York City, presided and presented to the association the Charles Jerome Edwards silver trophy cup won in the 1923-4 contest for increased membership, this association having increased its numbers during the year ending June 30 to approximately 850. The formality of disbanding the old association and incorporating the new organization was carried through, and within a few minutes the new association was functioning as an incorporated body. New officers were then elected as follows: President, C. H. Hamilton, Pacific Mutual; first vice-president, A. M. Anderson, Lincoln National; second vice-president, Walter G. Hudson, Mutual Life of New York; treasurer, H. G. Everett, Lincoln National; directors: R. C. Allen, Phoenix Mutual; V. H. Jenkins, Occidental; Mrs. C. B. Fithian, Pacific Mutual; Samuel McCurdy, New York Life; Chas. K. Brust, Guardian Life; Roy Ray Roberts, Mutual Benefit; William Meador, National Life & Accident; Frank F. Peard, Canada Life.

It was announced that Spencer S. Cole, a former secretary of the association for many years, had been appointed acting secretary, following the recent resignation of E. P. Perrine as executive secretary. Committees were named to draft resolutions expressing the association's appreciation of the work of both Mr. Ayars, the retiring president, and Mr. Perrine.

R. G. McDonald, home office inspector of the Canada Life, was introduced and welcomed as a guest of the association. C. I. D. Moore, vice-president of the Pacific Mutual, in complimenting the association on its forward step in incorporating, referred to the fact that he served as its secretary during the first two

Collection Percent: Superintendent L. T. Hite, Anderson, Ind.; Agent J. D. Stansbury, Elwood, Ind.

Arrears Percent: Superintendent W. J. Zukawsky, Gary, Ind.; Agent Louis Balogh, South Bend, Ind.

#### Prudential Veteran Dies

Edward G. Jackson, superintendent for the Prudential for many years, and with the company for over 40 years, died after a prolonged illness, having retired from active service in 1914. Mr. Jackson took up agency work for the Prudential in 1881 at Camden, N. J., and in 1882 was appointed to an assistant in Philadelphia. He was transferred in the same capacity to Camden in 1883 and in 1885 was made chief of a Philadelphia district. He was superintendent in Jersey City for several years, and later in Hoboken. He was appointed a special supervisor for the company in 1907, filling that position until 1914, when he retired from active service.

#### National L. & A. Contest

The National Life & Accident has announced for the October contest in ordinary production to the leading supervisor in the field is offered a prize of \$100; to the leading manager in Class AAA \$100; in Class AA \$75, and in Class A, \$50. The leading superintendent on staff production in each division will get \$35, and the leading agent in each division \$25. A 12-pound turkey is to be given each man with an ordinary production of \$7,500.

At the end of the year the National Life & Accident will give five trips to the home office to men in the field who have succeeded in making the best records in all departments.

years of its existence. He also extended the greetings of his company to the visiting members of the home office staff of the Penn Mutual Life and outlined the salient features and purpose of the proposed Los Angeles Community Chest movement.

Ralph Humphreys, assistant to the vice-president of the Penn Mutual, spoke briefly. E. Paul Hutterger, tax expert of the Penn Mutual, talked on "The Relation of Life Insurance to Taxes," and Stewart Anderson, manager of the bureau of field service of the Penn Mutual, concluded the evening's program with his eloquent and inspiring address on "The House by the Side of the Road."

\*\*\*  
Denver, Colo.—If a man fails to fit life insurance into his business and his needs, he fails to recognize and take advantage of one of the most fundamental and vital business and social developments of the present day. W. W. Winne, general agent of the Connecticut Mutual Life, told members of the Colorado association at its monthly meeting.

"More than 86 percent of the money left to the surviving relatives of married men last year," Mr. Winne said, "was paid into the family coffer by the life insurance companies of America. Economists estimate the value of a man at from three to five times the value of his yearly earning capacity and material acquisitions. On this basis the value of the manhood of the United States from a purely material standpoint is \$900,000,000,000, and yet the life insurance carried by America's manhood is but 6.10 percent of this vast sum."

Dr. James Thomas, pastor of the Grant Avenue Methodist Episcopal Church, spoke on "Getting Up Steam." He said that the necessity of personal development along the highest lines of man's nature is the supreme thing in life and the thing which will do more toward bringing about happiness both of the individual and society than anything else.

\*\*\*  
Lincoln, Neb.—"Simplified Policy Contracts and Modern Practices Outlined by Companies" was the topic presented at the October meeting of the Lincoln association by M. L. Palmer of the Aetna and C. R. Easterday of the Penn Mutual, who have recently attended agency conventions of their companies. Both agents commended highly the tendency

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**HERBERT M. WOOLLEN**  
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**George Washington Life Insurance Company**  
**CHARLESTON, WEST VIRGINIA**

presents opportunity for liberal contracts covering definite territory with Home Office registry and with power of appointment of sub-agents

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of the companies to more and more simplify the form of their contracts so that the ordinary man to whom one is sold can sit down and read it understandingly and with provisions so clearly set out that there can be no mistake about what one has bought.

Both also referred to the change in the attitude of the home office staff towards the agent, the man in the field. They are getting behind the agent in a much more effective way; they are seeking suggestions from him and giving them the consideration that they are worth.

Liberalized contracts were defended by Mr. Palmer, who said that so long as the companies' experience was so much better than the table mortality they could safely make concessions in rates, benefits, waiving of medical inspection in some forms of insurance, and writing sub-standard policies. The surplus would take care of emergencies like epidemics. President Loughridge named H. W. Noble, A. R. Edmiston and Oak E. Davis as a committee to see if life insurance could not be given a place on the credit sheets now being used by credit men under the heading of assets.

**Dallas, Tex.**—The North Texas association, of which Elmer S. Albritton is now president, will meet three more times before Mr. Albritton relinquishes his office in December. At the October meeting the matter of the association's paying the expenses of its president and secretary to the national association meeting will probably be discussed. Mr. Albritton believes this should be done.

The next meeting will be held at the home office of the American Life Reinsurance. E. G. Simmons, vice-president of the Pan-American Life, will be the main speaker.

**St. Louis, Mo.**—St. Louis association at its meeting last week unanimously endorsed the campaign to endow St. Mary's Hospital and Infirmary of St. Louis to the extent of \$1,500,000 through the purchase of 5-year endowment life insurance policies by charitably inclined individuals of the city, and the members of the association pledged themselves to assist in every way within their power to see that the drive is a success. This action followed an eloquent address by Frederick L. Moran, superintendent of agencies for the Metropolitan Life, on "Salesmanship." The Metropolitan Life was elected by a committee of prominent St. Louis business men, headed by Festus J. Wade, president of the Mercantile Trust Company, to put over the endowment plan to raise the \$1,500,000 needed to convert the hospitals in free institutions for the sick poor of St. Louis. Mr. Moran was placed in the delicate situation of pleading his own cause somewhat, but he emphasized the fact that in dwelling on the hospital insurance campaign he was speaking as an individual insurance man to fellow workers for the good of the profession and not from a selfish standpoint. When Mr. Moran concluded and was given a rising vote of thanks, Warren C. Flynn, general agent for the Massachusetts Mutual Life, presented a resolution indorsing the hospital drive.

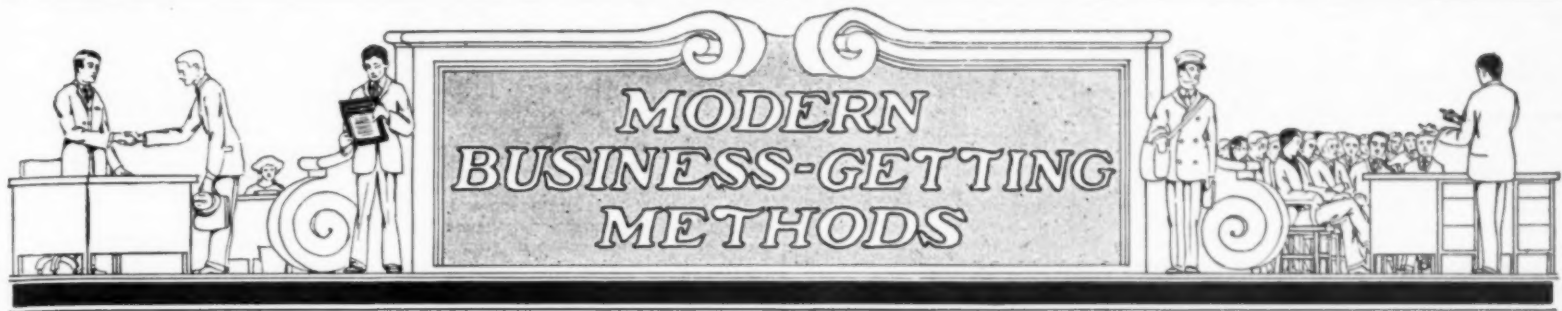
The meeting was attended by 250 underwriters, including a number of visitors and non-members. Prior to the address by Mr. Moran and a short talk by George L. Dyer, general agent for the Columbian National Life, chairman of the organization committee of the Hospital Fund Campaign, there was a brief talk by Eddie Klein, special agent for the Massachusetts Mutual Life in St. Louis, who in September put on a little drive of his own, writing 73 applications on new prospects and paying for 68 of them, or approximately \$135,000 of insurance.

**Keokuk, Ia.**—Edward W. McManus was the speaker at the Keokuk association weekly luncheon last week. He discussed the benefits and advantages of such an organization both to the profession in general and the membership as well.

**Youngstown, O.**—John H. York, leading producer for the State Mutual in Ohio, and Clinton F. Criswell, executive secretary of Cleveland Life Underwriters, will address a meeting of the Youngstown association Oct. 14. Mr. York will explain his own selling methods, illustrating with actual presentations. Mr. Criswell will explain the specialized service rendered by the Cleveland association to its members, also something of the work of the National Association.

(CONTINUED ON PAGE 24)





## Some Suggestions for Increasing Sales Efficiency Through Cashing In on Procrastinating Prospects

BY JOSEPH J. DEVNEY  
Cleveland

HERE is the boiled down answer which the average life underwriter gets from probably 50 percent of the people he interviews but does not write: "I'm going to take it, but can't afford it now." If during the next month you could write half or even a quarter of those you consider live prospects who are hanging fire because they "can't afford it" you would undoubtedly do a fine business. You can sell many of them if you will proceed right. Let us see if such is not the case.

### While Holding Out, They Buy Other Things

Don't you know that a lot of people who have told you they could not afford life insurance are buying gasoline, tires and in some cases even new cars, and other things which they do not have to have? Isn't this proof that they could buy life insurance if they

wanted to and that they would buy it if their desire was as strong for it as for the things they are spending money for? Haven't you had men tell you that they could not afford life insurance and you believed them and let them alone for six months or a year, then when you called, you found they had bought from someone else in the meantime? Isn't that evidence that the other salesman did not believe them and put it over?

### Suggests Use of List of Old, Known Prospects

Now, for the time being, instead of seeking new prospects whom you know nothing about, why not clean up a number of your old ones whom you do know about and in whom you have an investment of time and energy. Suppose you select the cards of, say 50 people whom you have interviewed recently, but have not written and see if

at least 25 have not said they would buy when they could "afford it." Then go over these 25 and see if you do not believe that from 12 to 15 of them could actually buy now if they really wanted to. In some cases, to induce prompt action, 60 days might have to be given to pay the premium or a preliminary term written for 90 days or so, and in possibly a few cases the amount you hoped to sell might have to be reduced. But if you think that they could buy now, either with or without an arrangement suggested, they form a profitable group to begin working on forthwith.

### Must Have Definite Plan of Preparation

Before attempting to write them, let us plan a definite campaign. To get better results, we must do better work. Tactics which have failed in the past must be changed to guarantee success in the future. First of all analyze each case separately. Determine just why he ought to buy and why you think he can afford to buy now. If you simply went around and said, "Bill, ain't you ready for that insurance now?" you know there would be "nothing doing." But if after actually making the sale in your own mind you can go to Bill and present unanswerable arguments as to why he should and can buy, the result will

be different. So that's the first step in the plan to cash in on those deferring prospects. Now to put it over. A million things—more or less—could be said on this, but I just want to make two suggestions here. The first is:

### Every Interview Must Be Made to Count

I heard one time of a manager who was a large personal producer and developed a large force of splendid salesmen, who contended that an agent should be able to make one of the following reports after each interview: "I wrote the business," "I have a definite appointment for another interview," or "I cannot get the business."

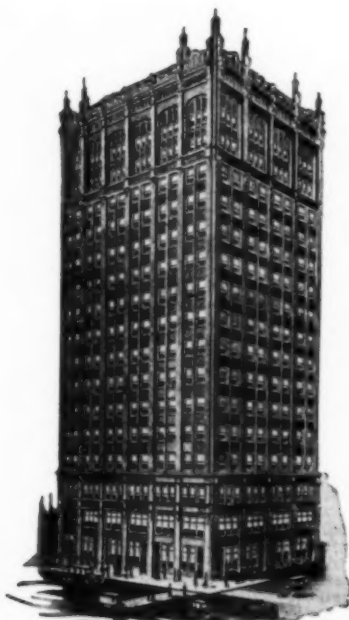
You may not agree as to the advisability of limiting the result to one of these three specific statements, but as a careful student of salesmanship you will admit that every good interview should produce some definite, outstanding result. Interviews which do not radically change the situation are "fuzzles," and the time and energy spent on them wasted.

The stronger the salesman, the more he makes each interview count. Some salesmen get more than half their business on first interviews. Some have an inflexible rule never to interview a prospect more than two or three times.

## A Friend of Yours

When you start figuring up your assets, do you take into consideration that sales agent of yours, "Good Will?" He never draws any pay; and you never saw him travelling around the country with a sample case. But if your company and your fellow salesmen appreciate old man "Good Will," he will be found travelling right along in front of everybody. He picks his companions carefully.

Are you acquainted with him? Peoples Life Agents know him well, and they've known him for a long time. He is one of their best friends. Ask one of them.



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With this type of salesman, every interview is an occasion of importance. They do not necessarily approach a prospect with a grave face and knitted eyebrows, looking like a bull dog who is going to chew up his adversary. Not at all. They are sociable, possibly affable, at least business like, but underneath their calm exterior they conceal a secret steely determination that something is going to happen at this interview. They do not intend to take up the prospect's time and their own with a friendly little chat. They are there to do business. They want an application signed or a verbal agreement to meet the examiner. And if they don't get it, they are going to learn why. They are going to produce some radical change in the prospect's attitude toward their proposal.

### Big Writers Overcome "Can't Afford It Now"

These big writers are confronted with the "can't afford it now" and "come around next month" excuses, but they overcome them by sheer force of sales ability. If they did not, they could not get their business in one, two or three interviews. Any agent who has to call on a prospect an average of half a dozen times before he sells him, cannot write a large volume of business. It is a physical and mathematical impossibility. To do a big business a salesman must make every interview count.

When a salesman acquires the habit of taking this attitude it helps him mightily. It gives him strength. It prompts him to marshal his forces in such a way that they are effective. Every interview is looked upon as a real opportunity to gain some definite objective.

By making every interview count, you will sell those procrastinating prospects quicker or eliminate them sooner if you cannot sell them. Either result will make for progress. Cutting a prospect definitely off one's list for good and sufficient cause is progress. It eliminates utilizing time and energy on an improbability and permits one to expend it on a probability.

### Often Found Advantageous to Lengthen Interview

The other means which you can employ to make your work more effective and close more of those who would procrastinate is this: Lengthen the interview. Long interviews are much

more effective than short ones. This is not mere theory, it is a fact learned from actual experience. Salesmen who make 20-minute interviews are not so successful as those who make 30-minute interviews, and those who consume from 40 to 50 minutes are still more successful. Life insurance is so momentous that its service and benefits cannot be grasped quickly in their entirety. It requires a long time for underwriters who talk it day after day to sense its full significance. How then can the layman be expected to get it in a few minutes?

Nearly everyone nowadays realizes in a general way that life insurance is "a good thing" but in about 99 cases out of 100, the salesman must analyze it for them and show them specific reasons why it is a good thing for them in order to persuade them to buy.

### Effects of More Detailed Interview

Ordinarily this process requires more than a few minutes. To thoroughly sell a man and get action, various features of life insurance in general and a specific policy in particular must be developed at length and in detail and this consumes time. In five 10-minute interviews, a salesman can say as much as he can in one 50-minute interview, but the effect is much less. In an exhaustive interview, logically planned and executed, a prospect can be carried from one mental stage to another until he is either so thoroughly sold on the idea that he buys then or defers for some good reason or rejects the proposition altogether for some illogical reason or because he cannot get it through lack of money or health. Every good interview which is made in an earnest manner, with a continuity of thought, counts. It makes a deep impression. It swings the pendulum one way or the other. It makes a decisive change in the situation.

### An Interview Is an Event, Not an Incident

Here is a thought which is worth bearing in mind: An interview should be considered an event, not an incident. Oftentimes a salesman will make several calls without getting an opportunity to have an interview. Men will be out or busy. Then he will strike one where the stage is set and conditions are favorable. Here is opportunity. It should be made a real event.

At the end of five or ten minutes the man will probably say, "Well, I want some more insurance but I can't afford it yet. Come around in a couple of months." He is half sold. But at the end of 40 to 50 minutes of an intelligent, constructive, forceful sales talk he may be fully sold and writing a check for the first premium. If you will go after those old prospects of yours, planning every interview in advance and making every interview count, many of them will count in your favor.

## LOCAL ASSOCIATIONS

(CONTINUED FROM PAGE 22)

The Youngstown association is making a drive to increase its membership and is meeting with very encouraging success from local general agents and managers.

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**Davenport, Ia.**—The Davenport association has announced a school of life insurance salesmanship to be conducted throughout the winter months in the Chamber of Commerce. The term opens Monday evening, Oct. 13, with Guy D. Douds, leader, on the study topic "Finding Prospects." The schools have been annual courses and eagerly participated in by groups of young men in the business while their elders frequently find valuable suggestions in the various talks and give their aid in maintaining a high standard.

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**Louisiana.**—About 125 attended the first fall meeting of the Louisiana association in New Orleans Friday. A surprise was sprung by the Pan-American Life. Dr. E. G. Simmons, vice-president and general manager, bringing to the underwriters' luncheon all delegates attending the Louisiana-Mississippi convention of the company.

President Whitten in opening the meeting introduced Henry L. Garle of the Massachusetts Mutual Life as chairman. Dr. Simmons was the first speaker. He praised highly the association movement, saying it had done more to clarify the life insurance atmosphere than anything else.

C. D. Corey, superintendent of agents of the Pan-American Life, said it was a severe indictment of life insurance salesmen that 95 percent of lump sum settlements are dissipated. Sell life insurance that will pension the widows, he urged. He cited an actual case where a widow, left \$100,000 insurance in a lump sum, sniffed at the idea of receiving \$200 monthly income under one policy, telling the agent when he delivered the first check that it would probably do for pin money. Soon the \$100,000 was dissipated and her scorn turned to gratitude for the agent that sold her husband the income policy, rendering a real service. Other interesting talks were made by B. B. Macfarlane, James W. Smither, Charles J. Macmurdo and Dorian Fleming.

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**New York.**—Three eminent speakers will appear on the program of the New York association at its opening meeting, Oct. 14. They are Henry Moir, president of the United States Life, Paul F. Clark, general agent of the John Hancock in Boston, and also vice-president of the National Association, and James A. Beha, New York, superintendent of insurance. Mr. Moir's subject will be "Medical and Agency Selection"; Mr. Clark will speak on, "Some Aspects of Life Insurance Salesmanship."

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**Philadelphia, Pa.**—"National President's Night" Oct. 9 opens the Philadelphia association's season and the administration of Paul Loder, the new local president. Thirty-two new membership applications come up for action, including six apiece from the Guardian, Metropolitan and Equitable of New York, five from the Provident, and the rest scattering. National President Clegg and E. A. Woods, a former national president, are the speakers.

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**Nashville, Tenn.**—The Nashville association met last week and among the other business transacted made application for a charter. The movement was approved by the members present and will be filed on Oct. 15. The next regular meeting will be an evening meeting, to

which wives and lady friends of the members will be invited. For this occasion a splendid program will be arranged.

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**Chicago.**—The Chicago association has scheduled a meeting for Nov. 7, at which Paul Huttinger, inheritance tax expert at the home office of the Penn Mutual Life, will speak. This will also be the annual meeting, the election of officers taking place at that time.

### Set Convention Date

The National Association of Medical Directors will hold its annual meeting at Newark, N. J., Oct. 23-24. The program is now being worked out by the president of the organization, Dr. W. R. Ward, medical director of the Mutual Benefit, who is in complete charge of the program. Several speakers of national prominence will be on the program, the subjects to be entirely scientific.

**STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912.**  
Of The National Underwriter, published weekly at Chicago, Ill., for Oct. 1, 1924, State of Illinois, } ss.  
County of Cook, }

Before me, a Notary Public, in and for the State and county aforesaid, personally appeared John F. Wohlgenuth, who, having been duly sworn according to law, deposes and says that he is the business manager of the National Underwriter, Life Insurance Edition, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse side of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are:

Publisher, The National Underwriter Co., Cincinnati-Chicago-New York.  
Associate editors, H. J. Burridge, F. A. Post, C. C. Nash, Chicago, Ill.; R. C. Budlong, New York.

Managing Editor, C. M. Cartwright, Evanston, Ill.

Business Manager, John F. Wohlgenuth, Hinsdale, Ill.

2. That the owners are (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 percent or more of the total amount of stock): The National Underwriter Co., Cincinnati-Chicago-New York; E. J. Wohlgenuth, Cincinnati Ohio; John F. Wohlgenuth, Hinsdale, Ill.; R. E. Richman, Cincinnati, Ohio; G. W. Wadsworth, Chicago, Ill.; C. M. Cartwright, Evanston, Ill.; H. J. Burridge, Chicago, Ill.; H. M. Diggins, Cincinnati, Ohio.

3. That the known bondholders, mortgagees and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.) None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders if any contain not only the list of stockholders and security holders as they appear upon the books of the company, but also in case where the stockholders or security company as trustees or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other persons, association, or corporation has any interest, direct or indirect, in the said stock, bonds, or other securities as so stated by him.

John F. Wohlgenuth,  
Secretary.

Sworn to and subscribed before me this 30th day of September, 1924.

S. C. Watson,  
Notary Public.  
(Seal)  
My commission expires Sept. 11, 1927.

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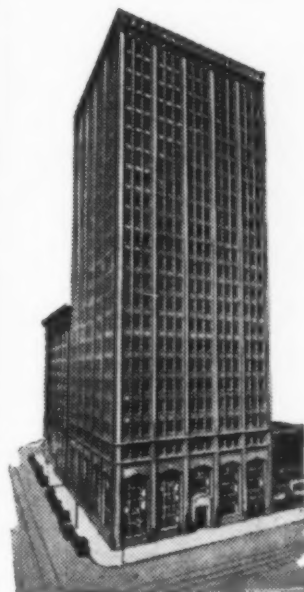
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